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ABSTRACT

Many studies of the well-being of families who have left welfare since 1996 leave out families who are not faring well and have been forced to turn to emergency service providers for help. In response to this gap, the Community Monitoring Project (CMP) examined families who had left welfare since 1996 and sought help from 180 local community agencies such as homeless shelters, food banks, or others. More than 5,200 participants were surveyed, 2,526 of whom were parents with 5,187 children under 18. Findings indicated that work alone was not enough to fend off hardships: one-third were currently unemployed, and 58 percent of employed parents had weekly wages below the poverty line. Children paid a heavy price when their families experienced hardships, including more frequent school changes. Many working families were not receiving the support they needed, such as food stamps, medical coverage, and or child care assistance. Education and access to child care were major factors in determining how families fared after welfare. Families receiving assistance were less likely to face hardships than families not receiving needed assistance such as health coverage and food stamps. Welfare offices played a critical role in determining whether families leaving welfare actually received the supports they needed. Some former welfare recipients were less prepared for work than even current recipients who are often considered the most difficult to employ. (Seven appendices include recommendations for state and federal government action, data collection methods, comparisons with other data sources, characteristics of parents in the study, and the survey used. Contains 33 endnotes.) (KB)

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Families Struggling to Make It in the Workforce:

A Post Welfare Report

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Families Struggling to Make It in the Workforce:

A Post Welfare Report

Children's Defense Fund

About the Children's Defense Fund

The mission of the Children's Defense Fund is to Leave No Child Behind® and to ensure every child a *Healthy Start*, a *Head Start*, a *Fair Start*, a *Safe Start*, and a *Moral Start* in life and successful passage to adulthood with the help of caring families and communities.

CDF provides a strong, effective voice for *all* the children of America who cannot vote, lobby, or speak for themselves. We pay particular attention to the needs of poor and minority children and those with disabilities. CDF educates the nation about the needs of children and encourages preventive investment before they get sick, into trouble, drop out of school, or suffer family breakdown.

CDF began in 1973 and is a private, nonprofit organization supported by foundation and corporate grants and individual donations. We have never taken government funds.

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CDF deeply appreciates and acknowledges the contributions of the many agencies and individuals who helped gather the information used in this report and provided on-going advice and guidance as the project was carried out. The names and locations of some 180 local community agencies that participated are listed in Appendix F.

We are very grateful for the generous support of The Ford Foundation and the W.K. Kellogg Foundation, without which this report would not have been possible.

Finally, we thank the parents who shared with us their stories and struggles to make it in the workforce after welfare. We hope that this report will be used to help put into place sound public policies that will enable these families to succeed in their efforts to lift themselves and their children out of poverty.

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Table of Contents

Executive Summary ix

Introduction 1

A Job Alone May Not Be Enough to Fend Off Hardship 3
Poor Parents Need Help to Keep a Job 3
Parents Who Were "Pushed Off" Welfare Are the Least Prepared for Work 4
Families Who Get Supports Do Better 5
Former Welfare Recipients Fall Into Four Very Different Groups 6

Section One: Getting a Job 9

Former Welfare Recipients: Some Are Unprepared for Employment 9
"Pushed Off" Families Are Less Able to Find Work 10
Many Families "Pushed Off" Welfare Despite Serious Barriers to Employment 12
Reasons for Not Working 14
Lack of child care 14
Lack of transportation 14
Lack of skills and education 14

Helping Parents Get Work: Some Recommendations 17

Promising Approaches from Prior Research:
Innovative Training and Education Can Play Key Role in Movement from Welfare to Work 18

Section Two: Keeping a Job 19

Former Recipients with Greater Barriers Are More Likely to Have Unstable Employment 19
Only the Stably Employed Experience Less Hardship 21

Enabling Parents to Keep Work: Some Recommendations 23

Promising Approaches from Prior Research:
"New Hope" Keeps Parents Working Productively During Spells Between Regular Jobs 24

Section Three: Making Work Pay ____ 25

Many Former Welfare Recipients, Including Employed Parents, Suffer More Hardships Than Current Welfare Recipients ____ 26

Many Former Welfare Recipients Have Difficulties Buying Food ____ 28

Many Former Welfare Recipients Lack Health Insurance and Are Unable to Pay for Medical Care ____ 29

Employed Former Recipients Who Receive Supports Are More Likely to Report Ongoing Improvements in Family Well-Being ____ 32

Welfare Offices Need to Improve Access to Supports ____ 34

Families with Helpful Caseworkers Are More Likely to Receive Needed Services ____ 34

Making Work Pay: Steps to Success ____ 37

Promising Approaches from Prior Research: Minnesota Experiment Shows Powerful Benefits of Combining Work and Cash Assistance ____ 38

Conclusion ____ 39

Endnotes ____ 42

Appendix A: Recommendations ____ 45

Appendix B: How Was the Information Collected? ____ 53

Appendix C: Strengths and Limitations of the Data ____ 55

Appendix D: Comparisons With Other Data Sources ____ 57

Appendix E: Detailed Characteristics of Parents in this Study ____ 63

Appendix F: List of Participating Agencies ____ 73

Appendix G: Welfare Reform Monitoring Project CMP National Survey ____ 79

Charts and Tables

Chart 1: Differences in Education, Employment, and Ability to Pay Bills for Four Groups of Former Welfare Recipients ____ 8

Chart 2: Percent of Current and Former Welfare Recipients Reporting Barriers to Employment ____ 14

Chart 3: Percent of Former Recipients Reporting Selected Employment Barriers by Stability of Employment ____ 20

Chart 4: Percent of Former Recipients with Stable Employment, by Reason Welfare Stopped _ 20

Chart 5: Percent of Former Recipients Reporting Hardships in the Last Six Months by Stability of Employment ____ 21

Chart 6: Percent of Former Recipients Reporting Multiple Hardships by Employment Stability ____ 22

Chart 7: Percent of Families with Combined Weekly Earnings Below the Poverty Line by Employment Status of Respondent ____ 25

Chart 8: Among Families Headed by a Working Parent, Percent with Combined Weekly Earnings Below the Poverty Line by Parent's Education ____ 26

Chart 9: Median Wage by Education Level of Employed Former Recipients ____ 27

Chart 10: Percent Experiencing Hardship by Receipt of Welfare Cash Assistance ____ 27

Chart 11: Percent of Employed Former TANF Recipients Reporting Food Hardship by Receipt of Food Stamps ____ 28

Chart 12: Distribution of Employment and Food Stamp Receipt Among Former Recipients ____ ____ 29

Chart 13: Percent of Current and Former Recipients Reporting All Family Members Have Medicaid or Other Health Insurance ____ 30

Chart 14: Percent of Employed Former Recipients Reporting Receipt of Employer-Sponsored Health Insurance ____ 30

Chart 15: Inability to Pay for Health Care by Employment Status and Receipt of Medicaid Among Former Recipients ____ 31

Chart 16: Among Former Recipients, Percent Reporting that Paying Bills Is Getting Easier or Harder by Employment Status and Additional Supports ____ 32

Chart 17: Among Former Recipients, Percent Experiencing Selected Positive Events by Employment Status and Additional Supports ____ 33

Chart 18: Percent of Former Recipients Receiving Service by Offer of Help from Welfare Worker ____ 35

Chart 19: Percent Receiving Food Stamps Who Received Any Information from Welfare Worker ____ 36

Table 1: Select Job-Readiness Characteristics, by Receipt of Welfare ____ 10

Table 2: Reported Reasons Cash Assistance Stopped by Employment Status ____ 11

Table 3: Job-Readiness Characteristics of Former Recipients, by Reason Welfare Stopped __ 13

Table 4: Reasons for Not Working Among Unemployed Former Recipients, by Reason Welfare Stopped ____ 15

Executive Summary

This report is based upon survey forms collected from more than 5,000 families and individuals by some 180 local community agencies participating in the Children's Defense Fund's Community Monitoring Project (CMP) in 65 cities located in 16 states between January of 1999 and December of 1999.

The project was designed to take a closer look at families who had left welfare since 1996 and sought help from these agencies. Most of the agencies that participated in the study provide homeless shelter, emergency food, and other services targeted to the poorest of the poor, making this study a unique look at the families who are struggling the hardest in these communities. Many of the families seeking help at these emergency service providers are headed by working parents who are "playing by the rules," trying to make the transition into the workforce.

We found that for most of these families, work alone is not enough to fend off hardships.

- More than half of those who had left welfare since 1996 left for work (either a new job or increased pay), but one-third of them no longer have a job.
- 58 percent of those who were working had family weekly wages below the poverty line.
- Half of the parents were earning less than $7 an hour.
- More than half of the *employed* parents had been unable to pay the rent, buy food, afford medical care, or had had their telephone or electric service disconnected.

We found that children pay a heavy price when their families experience these hardships.

- Parents who were unable to pay rent were twice as likely as other former recipients to report that their children had to change schools in the last six months.
- *Employed* former recipients who lacked Medicaid coverage were twice as likely as those who received Medicaid to report that they were unable to pay for their children's care.

We found that many working families are not receiving the supports (food stamps, medical coverage, or child care assistance) they need.

- Despite low earnings, approximately half of these families were not receiving food stamps.
- Less than a third were receiving help paying for child care.
- Nearly a third report that at least one family member has no health insurance.

We found that education and access to child care are major factors in determining how families fare after welfare.

- Parents with at least a high school education were far more likely to be employed as those without this basic level of education.
- Workers who have not completed a high school education also earned substantially less than those with more education.

- The only group likely to escape poverty by their earnings alone was those workers with at least a two-year post-secondary or vocational degree.
- Parents who left welfare for work, but were no longer employed, most frequently reported lack of child care as the reason they no longer worked.

We found that families who received assistance such as health coverage, child care assistance, and food stamps are less likely to face hardships.

- Families who received food stamps, whether or not they had a job, were less likely to report being unable to buy food.
- Families who received Medicaid coverage were less likely to report medical hardships.
- Families who both worked and received at least some of the supports (child care assistance, food stamps, or medical coverage) were the group most likely to report substantial improvements in family well-being.

We found that welfare offices play a critical role in determining whether families leaving welfare actually receive the supports they need.

- Former recipients who said their caseworker had offered them help with child care were far more likely than other former recipients to receive child care assistance.
- Former recipients who said their caseworkers had offered them help with medical coverage were far more likely than other former recipients to have health insurance for their whole family after leaving welfare.
- Unfortunately, one in four former recipients said their welfare worker had not offered them help with medical coverage, and two out of five said their welfare worker had not offered them help with child care.

We also found that some former welfare recipients are less prepared for work than even current recipients who are often considered the "hardest-to-employ."

- Families who were "pushed off" the welfare rolls for non-compliance with the new rules were more likely to be burdened by educational deficiencies and health problems than current recipients.
- These "pushed off" families were more likely to report lack of education, experience, and job skills as the reason they haven't been able to find work.

States, local communities, and the federal government can all do much more to help families make a successful transition from welfare to the workforce and prevent the children in these families from suffering unnecessary hardships. The report lists specific recommendations that will result in better outcomes for these families and children.

Introduction

In 1996, Congress enacted the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA). For more than a half century, poor children and their families had been protected by a safety net, the Aid to Families with Dependent Children (AFDC) program. The old system guaranteed a certain level of support, although benefit levels were often inadequate and families remained trapped in poverty.

The 1996 welfare law (PRWORA) established a new program, Temporary Assistance to Needy Families (TANF), which dramatically changed the requirements for receiving assistance. Nearly all adult recipients were required to work, and the amount of time families could receive benefits was strictly limited.[1] Most states restricted the number of parents participating in job-related education and training programs and instead required parents to take a job, any job.[2] Parents who failed to comply with the program rules faced losing welfare assistance, for themselves and their children. The most vulnerable children in America became even more vulnerable.

Supporters of the 1996 law recognized that many parents who complied with the new rules would end up in low-wage jobs, which would not provide adequate income to meet their family's needs. If these families played by the new rules, Congress promised supports in the form of food stamps, health coverage, and subsidies to help pay for child care costs. These supports, combined with low-wage work, would help families survive and be able to feed, clothe, and shelter their children.

What has happened to poor children and their families in the aftermath of the new law? Across the nation, welfare caseloads have dropped dramatically, suggesting to some that the 1996 law is a success. But there are many unanswered questions beneath these numbers. What is happening to those parents who no longer receive welfare because they have entered the workforce or were "pushed off" welfare for failing to comply with the new rules? How are they doing? How are their children faring? Are poor children better off today than they were four years ago?

Some of the signs are disturbing. Despite today's prosperous economy, by some reports the demand for emergency food and shelter is on the rise. For example, according to the 1999 U.S. Conference of Mayors' Report on Hunger and Homelessness, service providers in 22 of the 26 major cities examined reported an average increase of 18 percent in requests for emergency food over 1998. Only one city, San Francisco, reported a decline in requests.

In order to learn more about what was really happening to poor families affected by the new welfare law, the Children's Defense Fund solicited the help of some 180 local service providers to participate with us in our Community Monitoring Project.[3] These local agencies recruited interviewers, usually volunteers, to collect information from families seeking services at facilities such as homeless shelters, food banks, or other community agencies. These families

Children in Struggling Families

Of the 965 children of former welfare recipients in this study:

366 children lived in families who could not pay the rent;

320 children lived in families who could not buy food;

216 children had to change their school as a result of changing homes;

205 children lived in families who could not pay for the child's health care;

202 children lived in families who were evicted from their home;

178 children lived in families whose phone was cut off;

103 children lived in families for whose electricity was disconnected.

were often seeking help with a variety of emergency needs—food, shelter, child care, or medical assistance. More than 5,200 families and individuals were interviewed in 1999.[4] Each participant was asked a series of questions about their employment status, their receipt of welfare and other services, their earnings and family composition, their recent hardships and positive experiences, and other demographic information.

Out of the approximately 5,200 participants surveyed, 2,526 were parents with 5,187 children under 18. More than one in three (38 percent) were surveyed by organizations that provided homeless shelter, while one in six (16 percent) were surveyed by food pantries or soup kitchens, and one in five (20 percent) were surveyed by emergency referral agencies. Fewer were surveyed by organizations that provided child care or preschool (8 percent) or health care (6 percent). (See the appendices for an additional description of the survey, appropriate uses and limitations of the data, and comparisons with other data sources.)

Of these families, 901 are currently receiving welfare, 506 stopped receiving welfare after 1996, 195 stopped receiving welfare in 1996 or earlier, and 550 have never received welfare.[5] Our study focuses primarily on the 506 families who stopped receiving welfare after 1996.[6]

A number of studies examining the impact of welfare changes on the lives of former recipients are underway, and some of the early studies have already been completed. However, many of these studies used methods, such as telephone and mail surveys, that may disproportionately underrepresent families who are facing the most critical financial hardship—families who have lost their phone service or have been forced to move—and thus may present a somewhat more positive picture of post-welfare well-being than many families are actually experiencing. In contrast, our study attempted to reach those families

who may be left out of traditional surveys—families who are not faring well and forced to turn to emergency service providers for help. By focusing closely on this segment of the population, our study helps to complete the picture and provides added information about those families who recently stopped receiving welfare and still need help.

For many, the picture is not encouraging.

A Job Alone May Not Be Enough to Fend Off Hardship

We learned, as many other studies have found, that many families seeking emergency assistance at homeless shelters and at food pantries are headed by working parents. Forty-four percent of the 506 former welfare families in our study are headed by a parent who is working. Despite working, many are experiencing substantial hardships. Among these employed former recipients,

- 58 percent have family earnings below the federal poverty line ($13,880 a year for a three person family in 1999).
- The median wage is $7 per hour. At these wages, families have a difficult time surviving without additional supports.
- Only half were getting food stamps.
- In more than 30 percent of these families, at least one person has no health insurance.
- Less than 30 percent were receiving help paying for child care.
- More than half report that they had their utilities shut off or have been unable to pay rent, buy groceries, or afford health care.

Education is a major factor determining how families fared. Persons with at least a high school education are far more likely to be employed than those who lack this basic level of education (52 percent versus 30 percent). Workers without a high school education earn substantially less than those with at least a high school education and are more likely to have family earnings below the poverty line. We found those workers with at least a two-year post-secondary or vocational degree are most likely to escape poverty by employment alone.

Poor Parents Need Help to Keep a Job

We also found that one-third of those who stopped receiving welfare for job-related reasons no longer had a job. Only 68 percent of those who reported that welfare stopped because they found a job or started earning more were employed at the time of the survey. Among former recipients whose welfare ended for work-related reasons,

- Parents who no longer have a job are more than twice as likely to lack a high school education as those currently working (44 percent versus 17 percent).

- Parents who are no longer working cited lack of child care more frequently than any other reason for not working. Nearly 30 percent of the parents said they were not working as a result of problems with child care.
- Health problems are also cited frequently. One in six parents who are no longer working (18 percent) reports that they are not working because of a health problem.
- 12 percent of parents who are no longer working said that lack of transportation prevented them from working.

Lack of stable employment appears to play a crucial role in the number and intensity of hardships faced after welfare payments stop. Parents whose employment is unstable are more than twice as likely as stably employed parents to be unable to pay rent (45 percent versus 20 percent), nearly twice as likely to have been unable to buy food (36 percent versus 19 percent), or have had their phone or lights cut off (27 percent versus 15 percent).

Children pay a heavy price when their families experience these hardships. For example, parents in this study who were unable to pay rent are twice as likely as other former recipients to report that their children had to change schools in the last six months. Frequent moving during the school year disrupts a child's education and is associated with declining reading and math scores. Children who are forced to change schools repeatedly are also less likely to finish school.

Parents Who Were "Pushed Off" Welfare Are the Least Prepared for Work

When we asked why their welfare stopped, 51 percent of the respondents named work (they either got a job or got more money from a job). But nearly one in five (19 percent) reported that they were "pushed off" because they missed an appointment or did not comply with one or more of the new program rules. Other reasons for losing welfare included paperwork problems, mistakes by the welfare office, moving away, or simply not reapplying for welfare.

Although it is commonly assumed that those families still on welfare are the least prepared for work and have the greatest barriers, our study found that parents who had been "pushed off" welfare are even less prepared to enter the workforce than current recipients.

- "Pushed off" parents are less likely to have a high school education than current recipients (46 percent versus 53 percent) and are more likely to report physical health problems (31 percent versus 24 percent).
- "Pushed off" parents report a distinctly different pattern of reasons for being unemployed.[7] Unlike those for whom welfare ended for work-related reasons, this group reports inability to find a job, few job skills, and little job experience about as frequently as lack of child care as the reason they are not employed.

Families Who Get Supports Do Better

Some families report positive experiences as a result of the welfare changes, and our study helps identify what factors contribute to that result.

Those who receive food stamps, whether or not they have a job, are less likely to report that they were unable to buy food (29 percent versus 20 percent). We found that food stamps reduced by one-third the proportion of employed parents who report that they could not pay for food. By comparison, 22 percent of current recipients, virtually all of whom receive food stamps, report problems buying food.

Medicaid reduces medical hardships by about half for the former welfare recipients in this study. However, even parents who are able to work and receive Medicaid report medical hardships (especially in paying for their own health care) more often than current welfare recipients.

Finally, we found that caseworkers play a key role in determining whether families get the services they need. Parents who said their welfare worker had offered them help with child care before their welfare stopped are far more likely than other former recipients to be receiving help paying for child care. Likewise, parents whose caseworkers had offered them help with medical coverage are far more likely to have health insurance for their entire family after welfare, compared with other former recipients. Unfortunately, many are not offered help.

Successful reform of the welfare system must ensure that all parents who are able to work receive the support they need to get a job; that once they do, they are able to keep the job; and finally, that work affords parents the opportunity to adequately feed, clothe, and shelter their children. Our study finds that for many families, these goals have not yet been achieved. Many parents are "playing by the rules" by getting a job, but they are not all receiving the support they need to keep a job and pay their bills. Other parents are not even equipped to get a job and need help getting to the starting line. Improving the lives of poor children requires that more be done to ensure all of these families get the help they need.

The first two sections of this report examine the extent to which former recipients are prepared to get and keep jobs. The third section looks at whether parents who find work are receiving the promised package of supports, and the effect these supports have on parents' ability to provide for their children. Lastly, we provide some concrete recommendations to move forward in helping prepare families to get a job, keep a job, and earn an income adequate to support their children.

Former Welfare Recipients Fall Into Four Very Different Groups

When compared with current welfare recipients, former recipients are often thought to be better equipped to succeed in the workforce. Overall, our study confirms this. Nearly two out of three former recipients in our study (65 percent) had a high school degree, for example, compared with closer to one-half of current recipients (53 percent).

However, we found that former recipients are not all the same. Some left welfare after finding a job, while others were "pushed off" the rolls by work rules or paperwork problems. Some received the supportive services that had been promised when the 1996 welfare law was enacted—food stamps, medical insurance, and child care assistance—while others did not. The employment barriers and hardships faced by different groups of former recipients varied profoundly based on these differences. Four distinct and revealing groups in our data are:

Group One—those who left welfare for work and receive at least pieces of the promised package of supports (food stamps, Medicaid, or child care). These families are doing better than other former recipients. They are relatively well prepared for work (for example, 74 percent have a high school diploma or GED) and more than two out of three (69 percent) are actually working. Nonetheless, nearly one in three (30 percent) reported facing multiple severe hardships in the six months before being interviewed—that is, they experienced two or more crises such as being unable to buy food, unable to pay rent, unable to pay for health care for themselves or their children, or having their phone or electric service cut off. This was a slightly worse rate of hardship than even current recipients faced (24 percent). Interviewers for this study encountered many such families in food pantries and homeless shelters.

Group Two—those who left welfare for work but receive none of these supports. Like Group One, three-quarters of these families have a high school degree, and more than two-thirds are working. Yet they are much worse off: nearly one in two (47 percent) were suffering multiple hardships.

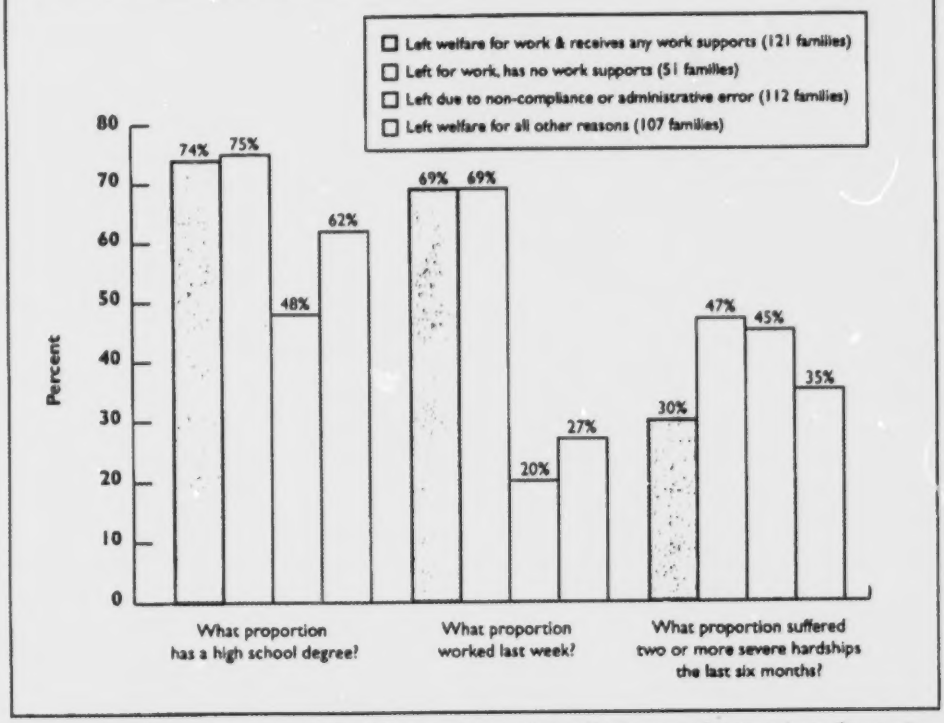
Group Three—those who said that their welfare was stopped because they failed to comply with program rules, encountered a paperwork problem, or the welfare office made a mistake. These families are the least prepared, the least employed, and are also among the worst off former recipients in our survey. Casualties of the race to reduce the caseload, these families are at least as disadvantaged as current welfare recipients in our study (fewer than half have a high school degree) and yet are less likely to receive supportive services. Fewer than one in five

(20 percent) have jobs, an employment rate almost as low as that of current recipients (18 percent). Unlike current recipients, these families have been unable to navigate the new set of complex program rules and regulations and thus have been dropped from the system—left to fend for themselves. Nearly half (45 percent) reported at least two major hardships in the six months before being interviewed.

Group Four—those who left for all other reasons, such as moving out of state, choosing not to reapply or, for a few families in our study, hitting a time limit. These families are diverse and their circumstances tend to fall in the middle ground between the other three groups with regard to education, employment, and hardships.

The first three groups need different forms of help to succeed. Group One is faring best, but even they are too often working sporadically or for little more than poverty wages and will need additional assistance or training to advance. Group Two is equally well prepared to work, but lacks the child care and other basic supports needed to keep a job and pay bills. Group Three generally needs greater preparation to get a job. To reduce their hardships, welfare offices must pay particular attention to identifying and contacting non-compliant families in person before their welfare cases are closed. For those families already "pushed off" the rolls, states should make efforts to find them and connect them with needed services. Careful assessments of skills and barriers to employment will be necessary, with caseworker follow-up to ensure that parents get needed services and employment opportunities.

CHART I: Differences in Education, Employment, and Hardships for Four Groups of Former Welfare Recipients



Notes. Former welfare recipients are those whose AFDC or TANF stopped after 1996. Reasons welfare stopped are self-reported. "Non-compliance" means missing an appointment or not following program rules regarding work, child support, immunization, or school attendance. "Administrative errors" are paperwork problems or welfare office mistakes. Not shown are 118 families who did not report the reason their welfare stopped. For classification purposes, if parents report that welfare stopped for two or more reasons, non-compliance or administrative errors have priority over other reasons. "Work supports" refer to food stamps, Medicaid, or child care. "Severe hardships" refer to inability to pay for food, inability to pay rent, inability to pay for health care for self or child, and phone or electricity cut off.

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Section One:
Getting a Job

"Basically they want women to find jobs and get off welfare and that's fine... but the minimal training that they have doesn't help you get a job."

A former welfare recipient from Philadelphia, Pennsylvania

"I hope to get my GED and move on with my life..."

An unemployed former recipient from Memphis, Tennessee

Many states have focused primarily on a "work first" approach, regardless of the level of preparedness of welfare recipients, in order to meet the work participation goals required under the 1996 welfare law, reduce welfare caseloads, and avoid financial penalties. This new "work first" approach to welfare assumes that the first step to moving from welfare to work is to get a job, any job. The new system emphasizes immediate employment, often in low-wage jobs, and imposes penalties on those who fail to comply with program regulations. Many former welfare recipients have gotten jobs under the new system. But many have not. State-sponsored studies have found that one-third to half of all former recipients are unemployed.

Overall, states have been slow to invest in the full range of supports needed to help low-income families get and keep a good paying job. Some states have begun to focus resources on developing intensive services for those commonly considered the hardest to employ—parents with multiple barriers to employment who are still receiving welfare assistance. Little attention, however, has been paid to former recipients who may also face barriers that require intensive services to make their transition into the workforce successful. Many of these former recipients, especially those who were "pushed off" welfare, face barriers to employment at levels as great, or greater, than current recipients.

The dramatic drops in welfare caseloads, driven by the new policies and the booming economy, have substantially reduced program costs freeing up funds that could be used to help low-income families overcome barriers that keep them from getting into the workforce, and once in, keeping their jobs. States need to use these newfound resources to invest in services to help all families succeed.

Former Welfare Recipients: Some Are Unprepared for Employment

Former welfare recipients are commonly believed to be better prepared for work than current recipients. Those who remain on the welfare rolls are perceived to have fewer skills and greater barriers to employment than those who no longer receive assistance. The Community Monitoring Project data bear this out on average (Table 1).

We found that current recipients are less than half as likely as former recipients to work [8] and when they do work, they work fewer hours and earn, on average, nearly $1 less per hour.[9] This difference in work participation may reflect the differences in the educational attainment of the two groups. Current recipients are significantly less likely to have a high school education than former recipients (53 percent versus 65 percent).

TABLE 1: Select Job-Readiness Characteristics, by Receipt of Welfare

	Welfare Stopped After 1996		Currently Receiving Welfare	
		N		N
Worked last week	44%	506	18%	901
Of those working:				
Average number of hours worked	32.7 hours	215	27.8 hours	143
Average hourly pay	$7.48	205	$6.58	126
High school credential	65%	504	53%	896

N = number of families answering question.

Although those still receiving welfare appear to be less advantaged than former recipients, this comparison is misleading to the degree that averages may mask important differences among subgroups of former recipients. In fact, we found that former recipients in our survey varied significantly in their readiness for work. Some simply required assistance with child care. Others said they lacked sufficient education and skills; some faced complex barriers to employment such as mental health problems and domestic violence. Barriers to employment were more severe for those families who had been "pushed off" welfare.

"Pushed Off" Families Are Less Able to Find Work

Families stop receiving welfare for a variety of reasons. Some parents find employment or increase their earnings. Some are no longer eligible because their family composition changes, for example, through marriage or changes in child custody arrangements. Others may be dropped from welfare because they failed to comply with program rules. Still others are taken off the welfare rolls because their caseworkers made a mistake. Although states are required to report regularly the reasons for case closures, state data does not always accurately match the client's experiences. Moreover, there has been little analysis of the relationship between the reasons cases are closed and the subsequent employment status of former recipients. Our study examined this relationship.

More than half (51 percent) of our former recipients reported that welfare had stopped for a job-related reason: they either got a job or increased their earnings (Table 2). This number is similar to findings for former recipients in a number of state surveys.[10]

TABLE 2: Reported Reasons Cash Assistance Stopped by Employment Status*

Reason Welfare Stopped	Unemployed (N=228)	Employed (N=180)	Total (N=408)
JOB-RELATED	30%	78%	51%
Got a job	26	63	42
Got more money from my job	11	34	21
NON-COMPLIANCE	28	8	19
Missed appointment	18	6	13
Not following welfare-to-work rules	11	2	7
Not helping find other parent	3	0	2
Child did not get shots	Less than 1%	0	Less than 1%
Child not going to school	Less than 1%	0	Less than 1%
ADMINISTRATIVE ERROR	24	8	17
Paperwork problem	17	5	12
Welfare office made a mistake	17	4	11
OTHER	44	31	38
Did not reapply	12	10	11
Moved	14	5	10
Family got more money	12	5	9
I hit my time limit	9	12	10
Do not know why welfare stopped	3	1	2
Could not do both work and school	2	2	2
Child taken away	1	1	1
Child moved out	1	0	1
Not a U.S. citizen	Less than 1%	0	Less than 1%

* Columns do not add to 100% because multiple responses were allowed.
N= maximum number of families giving a reason.

However, when we compared employed and unemployed parents, we found tremendous disparities in the reported reasons that welfare stopped. Nearly 80 percent of those who had jobs at the time of the survey said that they had stopped receiving welfare because they got a new job or earned more money from an existing one. In marked contrast, only 30 percent of former recipients who were not working when interviewed reported that they stopped receiving welfare for either of those two reasons.

This finding is consistent with other studies of "pushed off" former recipients. Researchers in South Carolina, for example, found that 78 percent of parents who had a job when welfare ended had earnings (as reported by employers) during the first three months after their case was closed compared to only 31 percent of those who had been "pushed off" or sanctioned (penalized for not complying with program rules).[11] A similar pattern was found in a Delaware study—one of the most extensive evaluations of welfare sanction policies to date.[12] The Delaware evaluation found that few families "cured" their sanctions by complying with new work rules and other requirements. On the contrary, for every sanctioned family who "cured" their sanction, two families had their case closed by the state because of the sanction or closed their case themselves by not returning to the welfare office.

Some states have imposed tough penalties for failure to comply with program rules believing that families who are penalized will take a job or otherwise comply with program rules. Our data suggest, as did the South Carolina and Delaware studies, that this may not be the case for many former recipients. Instead, a disproportionate number of "pushed off" parents remain jobless. Until states begin to recognize the need to address barriers for this group of parents, the "pushed off" families may be in the worst of all worlds: unable to find work and without the cash benefits and attention to job preparation, however limited, that current recipients receive. Children in these families may face the greatest risks as they receive fewer and fewer protections.

"I was sanctioned because I did not go to the EARN site...even though my doctor said I needed bed rest. When I was sanctioned I lost my apartment."

An unemployed former recipient from Cincinnati, Ohio

Many Families "Pushed Off" Welfare Despite Serious Barriers to Employment

The reason these "pushed off" parents remain jobless may be related to the fact they face employment barriers worse than those of current recipients. In this study, less than one in five parents (17 percent) who said welfare stopped because of non-compliance were working. In contrast, parents who said that welfare ended for a job-related reason were four times more likely (68 percent) to be employed (Table 3).

We found that job-readiness of former recipients is closely linked to the reason welfare stopped.

- Parents whose welfare benefits stopped because of employment are much more likely to have at least a high school education than those who were "pushed off" (75 percent versus 46 percent).
- "Pushed off" parents are more likely to report physical health problems than parents who were able to find work before welfare ended (31 percent versus 22 percent).
- Parents who were "pushed off" are more likely to have at least one barrier to employment—low education, physical health problems, or mental health problems—than any other group of former recipients.

TABLE 3: Job-Readiness Characteristics of Former Recipients, by Reason Welfare Stopped

	Reason welfare stopped			
	Job-related (N=173)	Non-compliance (N=75)	Administrative error (N=35)	Other (N=107)
Worked last week	68%	17%	23%	27%
Of those working:				
Average number of hours worked	33.3 hours	30.2 hours	29.1 hours	32.0 hours
Average hourly pay	$7.68	$6.77	$7.26	$7.49
High school credential	75%	46%	51%	62%
Had physical health problem	22	31	20	30
Had mental health problem	14	16	17	23

N = number of families answering question.

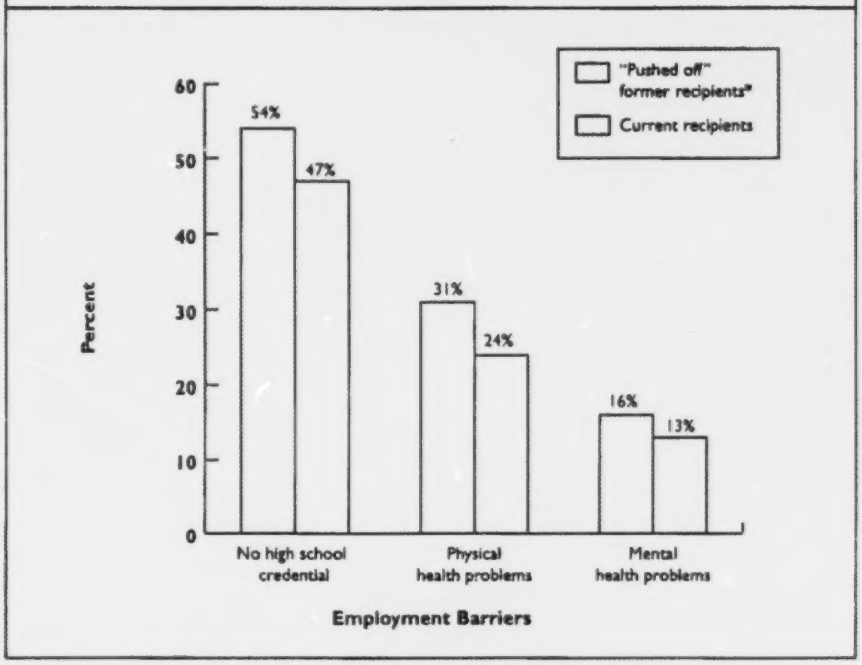
Those who had a job when welfare ended tend to work more, earn more, and have more education than those still receiving welfare. But those former welfare recipients who were "pushed off" welfare face obstacles that are, in some cases, greater than those of current recipients. These former recipients are no more likely to work than current recipients. They are also less likely to have at least a high school education, slightly more likely to report mental health problems, and more likely to report physical health problems than current recipients (Chart 2).

In summary, we found that the barriers commonly associated with the current recipients "hardest to employ" are as prevalent (and in some cases, more prevalent) among a subgroup of former recipients who were "pushed off" welfare for failing to comply with program rules. These barriers may have also contributed to their inability to comply with program rules. Unless the problems of these former recipients are addressed, tough sanction policies may contribute to declining caseloads, but they will not ensure a more important measure of success: a successful transition to paid employment.

"The only problem I have with welfare reform is that child care is too expensive. With most jobs offering $5.25-5.50 per hour, child care takes most of the paycheck. So it is a choice between paying child care or paying bills..."

A former welfare recipient from Chicago, Illinois

CHART 2: Percent of Current and "Pushed Off" Former Welfare Recipients* Reporting Barriers to Employment



* Includes only those former recipients for whom welfare stopped as a result of non-compliance.

Reasons for Not Working

A similar picture emerges when parents are asked why they are not currently employed. Their responses tend to confirm the central role of education and health problems in the ability or inability to move into the workforce and hold onto a job. Their responses also highlight two essential prerequisites to employment: access to stable child care and transportation to help get to and from work.

Lack of child care

Prior research has found that increased government funding of child care contributed significantly to rising work rates of single mothers over the last two decades.[13] Yet, an estimated nine out of every 10 low-income children eligible for child care subsidies do not get help.[14] Child care was the most cited barrier to work (34 percent) by working welfare recipients in one multi-city evaluation.[15] Similarly, we found child care was critical to a parent's ability to work.

TABLE 4: Reasons for Not Working Among Unemployed Former Recipients, by Reason Welfare Stopped

Reasons for not working	Reason Welfare Stopped* Job-Related	Non-Compliance	Total**
Child care problem	29%	33%	36%
Need to care for my family	24	26	33
Health problem	18	26	20
Cannot find a job	14	40	28
Physical health problem	14	23	18
Disabled	14	12	17
No way to get to work	12	29	21
Mental health problem	8	14	14
Presently in school/training	8	16	9
Not enough work experience	6	33	23
Not enough education	6	21	16
No telephone	6	7	8
No address	6	11	7
Have few job skills	4	29	17
Would lose Medicaid	4	2	3
Alcohol or drug problem	2	5	3
My English is not good enough	2	2	1
Someone will not let me work ***	2	0	0
Domestic violence ***	0	4	3

* Columns do not add to 100% because multiple responses were allowed.
** Includes other groups not shown separately.
*** Other studies with more precise measures focused on these problems have reported much higher rates.

In this study, child care was cited more frequently than any other reason for not working. Twenty-nine percent of the unemployed parents whose welfare stopped for work-related reasons and 33 percent of those whose welfare had stopped for non-compliance named child care as a reason they were not working (Table 4). Overall, lack of child care was cited as a reason for not working by 36 percent of all the unemployed parents in our study. Unemployed parents are often caught in a catch-22—in many states parents need a job in order to receive priority or even to qualify for the limited child care assistance that is available, but cannot find a job without child care.[16]

"I have car trouble all the time and don't have the money to fix it. I feel like I take one step ahead and I get pushed two back...."

An unemployed former recipient from Hudson, Florida

"No job training, no opportunity to get higher paying work, $5.00 per hour is just not enough to support my family."

An employed former recipient from Chicago, Illinois

Lack of transportation

Transportation problems are also frequently reported as a reason for not working. More than one in five former recipients reported transportation problems. However, we found that those whose welfare benefits stopped for non-compliance are more than twice as likely (29 percent versus 12 percent) to report that they have no way to get to work as parents whose welfare stopped for a job-related reason.

Lack of skills and education

Twenty-four percent of the unemployed parents in our survey cited inadequate skills or education as the principal reason for not working. However, we found striking disparities between those who report that welfare ended for a job-related reason and those who were "pushed off." Few parents who said that welfare ended for a job-related reason report that skills and experience are a barrier to current employment. Among those who were "pushed off" welfare, in contrast, lack of education, job skills, and experience are among the most frequently cited reasons for not working. Specifically, compared to unemployed parents who had a job when welfare ended, unemployed parents who are "pushed off" welfare are:

- At least three times more likely to report that they are not working because of lack of work experience or education;
- Seven times more likely to say they have few jobs skills; and
- Nearly three times more likely to say they can't find a job.

We also found that parents without at least a high school education rarely report that welfare ended because of employment. The majority of those "pushed off" welfare were parents who lacked a high school education.

Lack of education and skills are a barrier to employment. These problems may also increase the likelihood of being "pushed off" welfare. Lack of basic skills may result in difficulty understanding notices or instructions, communicating with caseworkers, or completing paperwork, which may make it more difficult to comply with program rules. These findings suggest that the parents "hardest to employ" may include not only those parents still on the welfare caseload, but also those whose welfare stopped before they had even charted a path to gainful employment.

Helping Parents Get Work: Some Recommendations

Meeting the needs of those who have not found work may prove a challenging task—especially for those who have been "pushed off" the rolls—because it means reaching families who are no longer "on the radar screen." To increase the likelihood that parents will be prepared for the workforce when welfare ends:

- Stop terminating welfare benefits without adequate assessment of the barriers parents face to employment and program compliance.
- Define work broadly enough to include education and training to increase the likelihood that parents will earn higher wages; make sure these parents receive supports such as food stamps, Medicaid, child care, transportation, and supplemental cash assistance.
- Use TANF dollars to develop innovative strategies to assist families as they struggle to overcome employment barriers.
- Train caseworkers to identify barriers (e.g., family violence, drug and alcohol problems, and mental health issues) and hold states accountable for ensuring that parents get the services they need. Caseworkers should be knowledgeable about available supports and regularly inform parents of their availability.
- Make participation in activities that remedy work barriers, such as family counseling, remedial education, job training, or resolving crises (e.g., homelessness), count as eligible work activities in conjunction with an overall self-sufficiency plan.
- Hold agencies accountable for working with families who are unable to comply with welfare rules. Implement a face-to-face reconciliation process so that trained staff meet with parents to determine the reasons for non-compliance and provide the necessary supports before families lose cash assistance. Agencies should be adequately staffed to meet the needs of families.

Promising Approaches from Prior Research

Innovative Training and Education Can Play Key Role in Movement from Welfare to Work

Although many states have cut back on education and training in their welfare-to-work programs, recent research shows that the most successful of these programs include education and training in their mix of services. Two of the most touted programs ever studied—Riverside, California's GAIN program in the late 1980s and the pilot phase of Portland, Oregon's Steps to Success program in the mid-1990s—included considerable education and training. Riverside increased participants' five-year earnings by 42 percent relative to a randomly assigned control group.[1] Portland raised earnings by 35 percent over two years and increased employer-provided health coverage.[2] Although these programs received national recognition, less attention was paid to the academic and vocational skills they provided:

- Riverside gave three out of five participants at least some education or training.[3]
- Portland's pilot project provided vocational training or post-secondary education for about one in three of its participants, provided basic education for about one in four, and tripled (to 16 percent) the share of non-graduates who gained a GED or diploma.

Far from merely mandating traditional classroom instruction for all participants who had not completed high school, successful welfare-to-work efforts take a flexible approach offering a range of options and services, including job training, higher education, and innovative approaches to basic education. Successful basic education approaches tend to emphasize the immediate connection between work and learning—for example, by simulating the work day in the classroom, using job manuals and other content from the workplace to teach language and math skills, or interweaving actual work experience with classroom learning.

According to one federal study, Riverside GAIN and Portland "stand out from the rest" because of their consistent success in boosting earnings for hard-to-serve individuals. These programs "were employment-focused, but both also used a mix of job search and basic education as first activities."

More generally, the federal study found "programs with a mix of first activities [including both education and job search] were effective for the broadest mix of individuals." Noting that successful programs spent the time to conduct basic skills testing and other individualized assessments, the study observed that "programs with a mix of work first activities may have been more effective at increasing earnings because they effectively determined who would benefit from job search and who would benefit from basic education."

[1] Dan Bloom, *After AFDC: Welfare-to-Work Choices and Challenges for States* (New York: Manpower Demonstration Research Corporation, 1997), fig. 3.1. Available at www.mdrc.org.

[2] Susan Scrivener et al., *National Evaluation of Welfare-to-Work Strategies: Implementation, Participation Patterns, Costs, and Two-Year Impacts of the Portland (Oregon) Welfare-to-Work Program: Executive Summary* (New York: Manpower Demonstration Research Corporation, May 1998), table 2. Available at http://aspe.os.dhhs.gov/hsp/isp/portland/xsportld.htm. Findings on Program Impacts.

[3] Stephen Freedman and James Riccio, *GAIN: Participation Patterns in Four Counties* (New York: Manpower Demonstration Research Corporation, May 1991), table 4. Calculations by the Children's Defense Fund.

Section Two:
Keeping a Job

Getting a job, even a low-wage job, requires a combination of skills and lack of barriers. Keeping a job requires more. Stable employment is difficult to achieve for many former recipients.

Low-wage employment is often sporadic, and many respondents had lost at least one job between the time welfare ended and the time of the survey. This is even true for those who were employed at both points in time. Parents may lose their jobs due to the short-term nature of low-wage jobs or because of unstable child care arrangements, lack of transportation, lack of skills, domestic violence, or other reasons. In this study, among parents who say welfare stopped because they got a job or higher earnings, 68 percent are currently employed. The remaining 32 percent (one in three) no longer have a job. More dramatically, of the more than 200 former welfare recipients who are currently working (whether welfare ended for a job-related reason or not), only half (110 parents or 50 percent) have held a stable job for the last six months.[17]

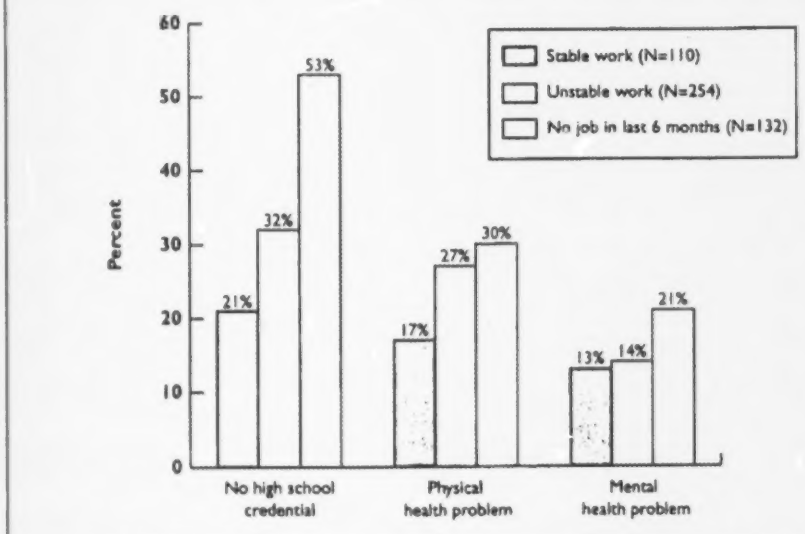
This section explores what it takes to keep a stable job. Our study found a strong relationship between a parent's level of education and access to supportive services and stable employment. We also provide new evidence that ensuring stable employment plays a key role in reducing hardships faced by former recipients and their children.

Former Recipients with Greater Barriers Are More Likely to Have Unstable Employment

Among the parents in this survey, those with more education and fewer health problems were more likely to be continuously employed. Parents who experienced long-term unemployment and those whose employment patterns were unstable were more likely to face these barriers than stably employed parents. For example, those who either lost or got a job in the past six months were far more likely to lack a high school education and report physical health problems than those who held the same job throughout the prior six months. In fact, physical health problems plagued unstably employed respondents about as frequently as those who had been unemployed for at least six months (Chart 3).

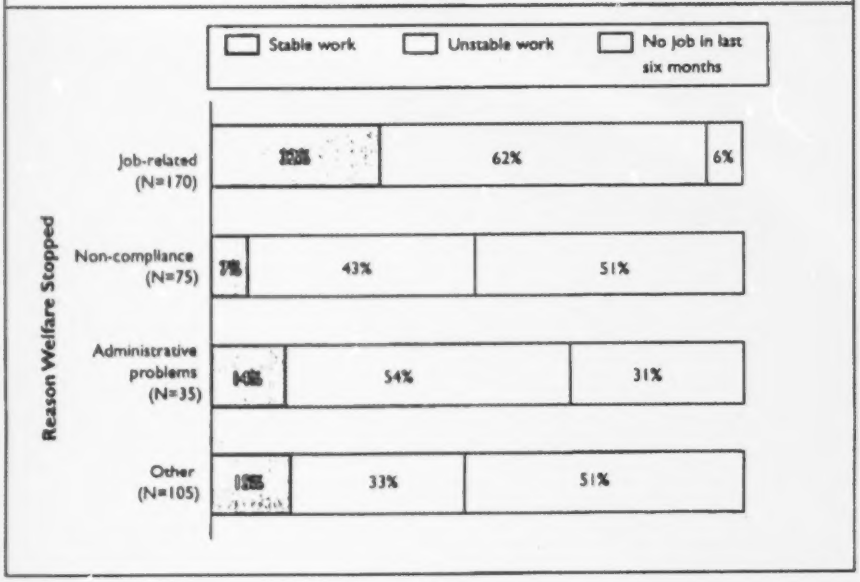
As discussed in Section One, families "pushed off" welfare were frequently found among those not yet prepared for employment. Not surprisingly, few of these "pushed off" parents were stably employed. In fact, parents for whom welfare stopped as the result of employment are more than four times as likely (32 percent versus 7 percent) as this "pushed off" group to be stably employed (Chart 4). Helping families to overcome barriers such as educational deficiencies or health problems before welfare stops is essential to not only getting a job but to keeping one as well.

CHART 3: Percent of Former Recipients Reporting Selected Employment Barriers by Stability of Employment



N = number of families answering question.

CHART 4: Percent of Former Recipients with Stable Employment, by Reason Welfare Stopped



Only the Stably Employed Experience Less Hardship

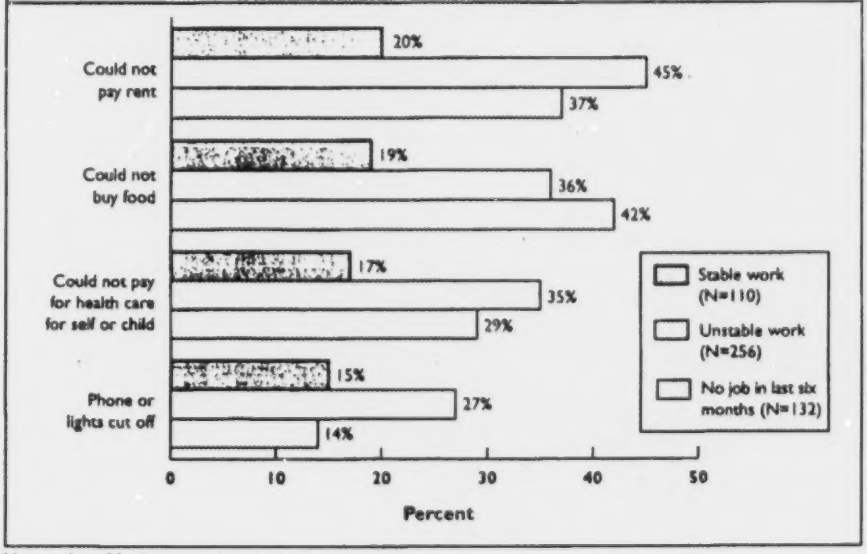
Those whose welfare ended before they were prepared for employment rarely find stable jobs, and a lack of stable employment appears to play a crucial role in the inability of many parents to meet their families' basic needs. In our study, parents without work or in unstable jobs were ill-protected[18] against urgent crises such as inability to buy food or pay for medical care or rent (Chart 5).

Specifically, among former welfare recipients in our study,

- 45 percent of parents who held unstable jobs in the last six months report they could not pay rent during one or more of those months. This is more than double the proportion found among those who kept one stable job (20 percent).
- 36 percent of parents with unstable jobs have been unable to buy food—compared with 19 percent among those with stable jobs.
- 35 percent of parents with unstable jobs have been unable to pay for health care for themselves or their children sometime in the last six months—compared with 17 percent for the steadily employed.
- 27 percent of parents with unstable jobs had their phone or lights cut off—compared with 15 percent for those with stable jobs.

These crises have tangible, often dire and immediate, implications for children. For example, parents in this study who say they cannot pay rent are two times as likely as other

CHART 5: Percent of Former Recipients Reporting Hardships in the Last Six Months by Stability of Employment



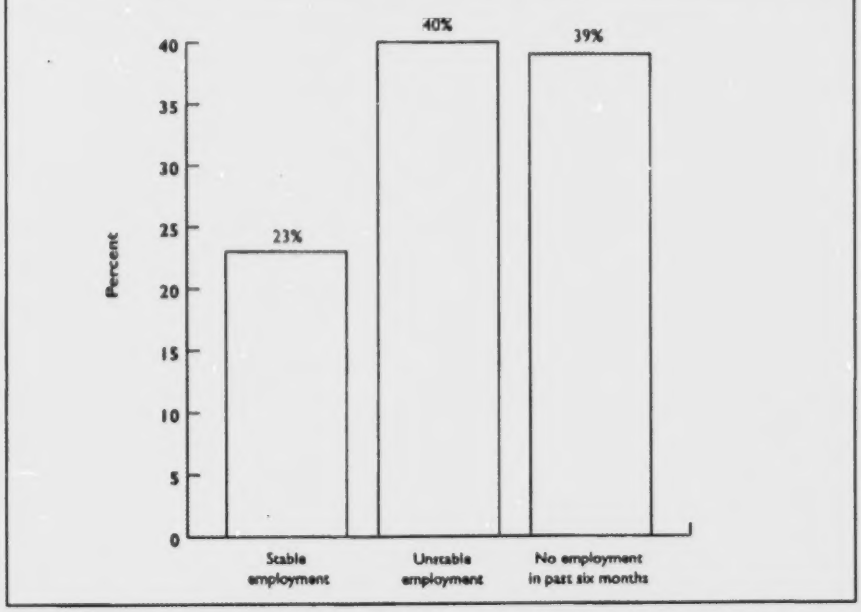
N = number of families answering question.

former recipients to report that their children had to change schools in the last six months because they moved (27 percent versus 14 percent). Frequent moving during the school year disrupts the progress of children's learning and is associated with long-term declines in reading and math scores[19] and reduced school completion.[20]

Further compounding the risks for children, many of the unstably employed former recipients in our study report suffering not just one but multiple hardships. Two out of every five parents with unstable work (40 percent) say they experienced two or more of the four hardships described here (inability to provide food, rent, health care, and utilities) compared with fewer than one out of four (23 percent) among the steadily employed (Chart 6). When compared with parents who had no work during the last six months, the rate of multiple hardships among these workers without stable employment was not significantly different from parents who had no work at all during the last six months (39 percent).

Moving in and out of the workforce through a series of dead-end, low-wage jobs does not lead to self-sufficiency or protect a family against hardship. Although current recipients are certainly in need of services to help them move into the workforce, many former recipients need the same level of services to help them maintain stable employment.

CHART 6: Percent of Former Recipients Reporting Multiple Hardships* by Employment Stability



*Families were defined to have multiple hardships if they said two or more of the following four events occurred in the previous six months: unable to buy food; unable to pay rent; telephone or electricity was shut off; could not pay for medical care for themselves and/or their children.

Enabling Parents to Keep Work: Some Recommendations

The characteristics and experiences of employed parents in the Community Monitoring Project survey show that there are actions we can take to help parents succeed in the workplace. At a minimum, they need education, to know about available services, and to receive supports to help them not only get a job, but keep a job. The following recommendations increase the likelihood that parents can keep their jobs:

Education:

- Allow parents the opportunity to obtain the education and skills needed for stable, well-paid jobs.

Child Care:

- Require caseworkers to be knowledgeable about child care options in the community and to routinely follow up on the child care needs of former recipients.
- Increase child care subsidies to actually cover the cost of care.

Transportation:

- Improve access to public transportation to take parents to where the jobs are located.
- Offer parents short-term or "quick-fix" help to avert long-term problems (i.e., help with car repairs, licensing and insurance costs, etc.).
- Provide a regular transportation or work expense allowance to help with the cost of gas and vehicle maintenance.

Other Work Barriers:

- Train caseworkers to emphasize the range of supports available to families (help with child support enforcement, domestic violence, mental health, drug and alcohol problems, etc.)—not just the most obvious such as child care.
- Offer parents a work support information package when they leave welfare after they find a job.
- Use TANF dollars to develop innovative strategies to assist families as they struggle to overcome employment barriers (i.e., states could develop a special job retention program solely focused on helping parents keep a job).
- Encourage states, communities, and businesses to enable parents to earn a living wage.
- Ensure that low-income families continue to receive Medicaid after leaving welfare. States should tell families when they leave welfare of their continuing eligibility and reach out to other low-income families to let them know they may be eligible. States should make it easier for working parents to renew coverage with minimal paperwork by mail or phone or during evening or weekend hours.
- States should use the flexibility in current Medicaid law to expand health coverage to low-income working parents and children whose incomes are too high to qualify.

Promising Approaches from Prior Research

"New Hope" Keeps Parents Working Productively During Spells Between Regular Jobs

Child care, transportation, and other services can help a low-skilled worker keep a job. Training can help the worker move ahead. But what happens when a job simply ends and there is no new job to take its place? That question plagued architects of Milwaukee's New Hope program and may plague other communities if the nation's unemployment rates rise above their recent record low levels.

New Hope's answer was to create temporary fill-in jobs—community-service jobs that would help the program's participants fill in the gaps between private-sector jobs.

New Hope began as an experiment in 1994. At its core, it offered an above-poverty income and health coverage to 296 low-income Milwaukee parents (plus a comparable number of low-income childless participants) if they, in turn, worked at least 30 hours a week. Participants showed they were eager to work. Over a two-year period, four out of five parents took advantage of the program's wage supplement that boosted wages up to the poverty line.

Yet, the program found that one in three parents (32 percent) could not stay steadily employed and turned to the Community Service Jobs (CSJ), which had been created to help participants during such periods of joblessness. Most of these parents worked at their CSJ jobs full time, although a few combined part-time CSJ jobs with private part-time jobs to reach the minimum of 30 hours a week required to receive New Hope's benefits. The average participant spent three months a year in such a job. Evaluators found that the CSJ jobs "were 'real' jobs involving productive activities and were used as a bridge to unsubsidized employment, as intended."

Fill-in jobs were one important piece of New Hope's approach. Combined with cash wage supplements, quality child care, health coverage, and other services, New Hope had measurable, positive effects on families. In rigorous comparisons with a randomly assigned control group, evaluators found that New Hope:

- Increased employment by 12 percent, earnings by 30 percent, and total income by 13 percent for participants who were not working full time before New Hope.
- Improved school performance and behavior for boys, although not for girls.
- Increased the percentage of families with children who had health insurance to 93 percent, compared with 85 percent in the control group.

Even with the fill-in jobs, New Hope participants only worked, on average, during 5.9 of the eight three-month periods that were studied. Although this was significantly better than the 5.4 calendar quarters worked by the control group, it is evidence that additional work barriers continued to make steady work difficult or impossible for many.

Section Three:

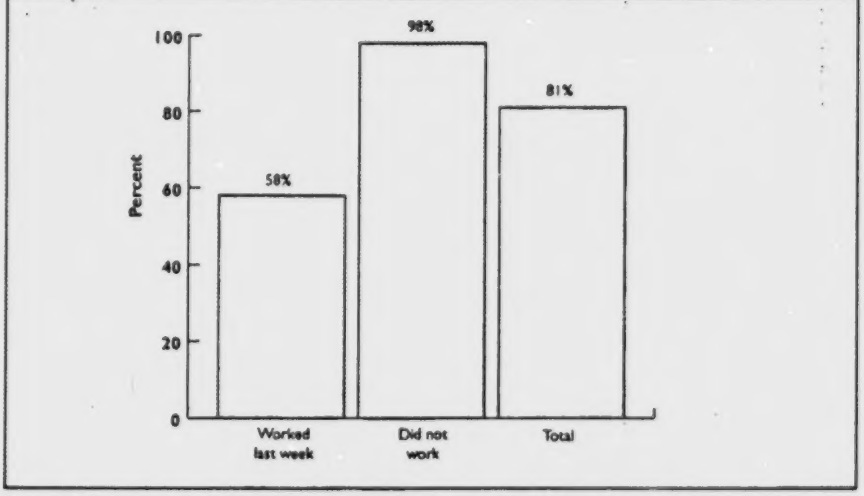
Making Work Pay

Former welfare recipients often need help to overcome barriers that make it difficult for them to enter and stay in the workforce. But simply getting a job and keeping a job does not guarantee these families will be able to pay rent, clothe their children, buy food, or avoid other hardships.

Many studies have found that the majority of working parents who have recently stopped receiving welfare benefits earn wages that keep them at or near the poverty line. Not surprisingly, the same is true for the former recipients who participated in this study. More than half (58 percent) of the families with a working parent remained in poverty (Chart 7).[21]

Again, we found that education was a key factor in determining whether families were moving out of poverty as a result of their work activities. The likelihood of earning below-poverty wages is substantially less among those with more education. Eighty-one percent of the former recipients without a high school education had combined family wages below poverty compared to 52 percent of those with a high school education (Chart 8). Even for those with at least a high school education, less than half were lifted out of poverty by earnings alone.

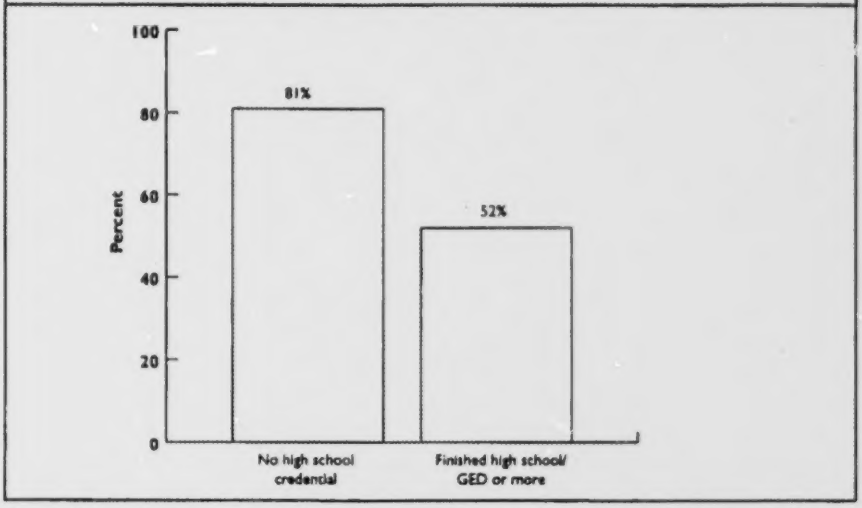
CHART 7: Percent of Families with Combined Weekly Earnings Below the Poverty Line by Employment Status of Respondent



Figures reflect response from 417 former welfare recipients (175 worked, 242 did not). Families include unmarried partners.

Poverty is defined as the 1999 poverty guideline for the appropriate family size, as established by the U.S. Department of Health and Human Services ($13,880 for a three-person family). Family members include persons in the home who are related to the respondent by birth, marriage, adoption, or an unmarried partner.

CHART 8: Among Families Headed by a Working Parent, Percent with Combined Weekly Earnings Below the Poverty Line by Parent's Education



Figures reflect responses from 175 employed former welfare recipients (139 finished high school, 36 did not). Families include unmarried partners.

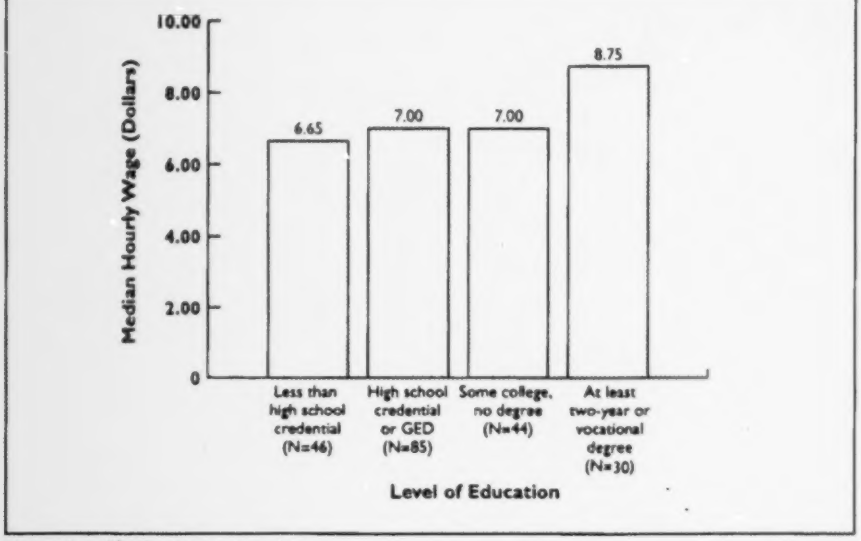
The distribution of median wages further indicates the importance of education beyond high school (Chart 9). In this sample, the median wage of those with a high school education is $7 per hour, a wage higher than that found in many other studies of former recipients.[22] Yet, at these wages, a typical former recipient with two children working 40 hours every week of the year would barely earn enough to escape poverty.[23]

Further, the typical parent with some education beyond high school, but not a post-secondary degree, earned no more than those with no education beyond high school. Those who received at least a vocational or two-year college degree are the most likely to earn enough to lift their families out of poverty.

Many Former Welfare Recipients, Including Employed Parents, Suffer More Hardships Than Current Welfare Recipients

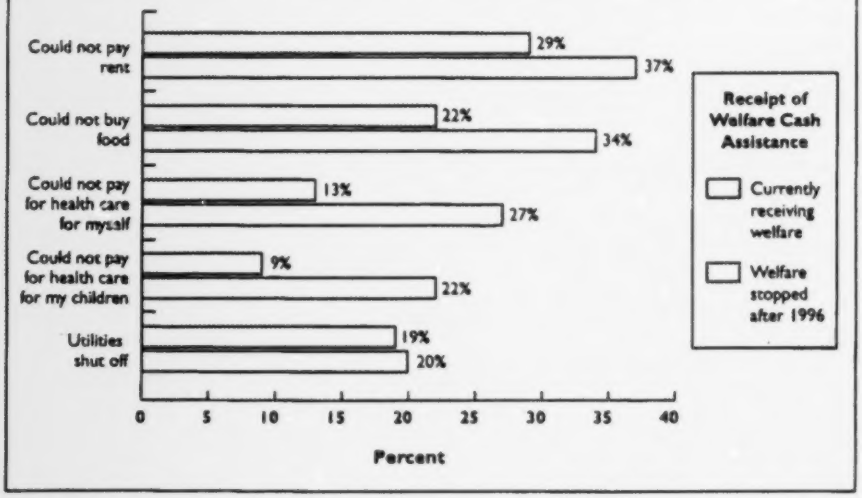
Even when former welfare recipients are lifted above the poverty line by their earnings, the increased costs associated with work and the potential reduction in other benefits may leave them and their children no better off economically. Compared with current recipients, former welfare recipients, regardless of whether they were employed or not, reported greater hardships in nearly every category, including the ability to purchase food and medical care (Chart 10). On average, former recipients were considerably more likely than current recipients to report that they could not afford to buy food and more than twice as likely to report

CHART 9: Median Wage by Education Level of Employed Former Recipients



N = number of families answering question.

CHART 10: Percent Experiencing Hardship by Receipt of Welfare Cash Assistance



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"It is hard to make ends meet. Sometimes the food runs out and we have to short the bill money to make sure we have food to eat."

An employed former recipient from Chicago, Illinois

that they were unable to pay for their children's health care. These parents also reported having a harder time paying the rent and getting health care for themselves. These problems were not limited to unemployed former recipients. More than 50 percent of the currently employed former recipients reported that they had been unable to pay the rent, buy groceries, afford health care, or have had their utilities shut off.

Many Former Welfare Recipients Have Difficulties Buying Food

Nearly 30 percent of the parents who had jobs but did not receive food stamps reported problems buying food for their family. Twenty percent of those who had jobs but did receive food stamps reported similar food hardships (Chart 11).[24] We found, however, that few survey respondents actually received food stamps. Despite their low wages, only half of the employed parents in this survey received food stamps (Chart 12). Even more startling, fewer than half of the unemployed parents receive this support. Yet, the majority of parents in this sample are likely to be eligible for food stamps since 81 percent have household earnings below the poverty line.

CHART 11: Percent of Employed Former TANF Recipients Reporting Food Hardship by Receipt of Food Stamps

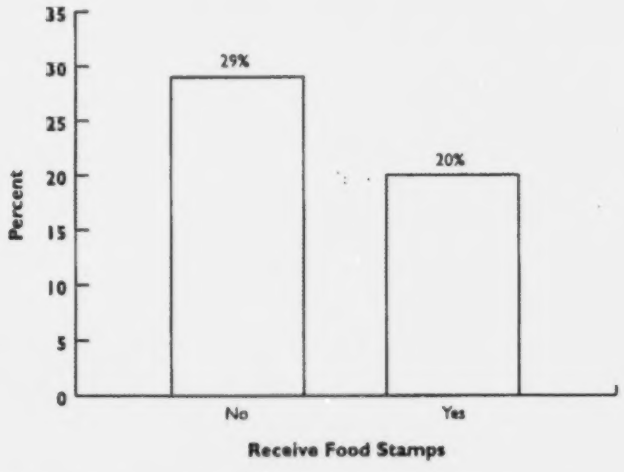
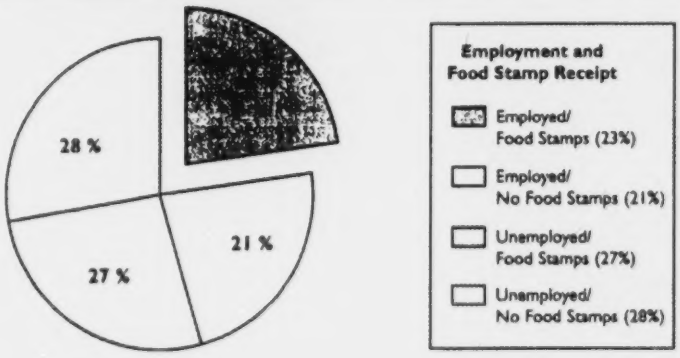


CHART 12: Distribution of Employment and Food Stamp Receipt Among Former Recipients



Many Former Welfare Recipients Lack Health Insurance and Are Unable to Pay for Medical Care

Although health insurance is now available to most low-income children regardless of welfare status, in practice many still do not get coverage.[25] Many parents whose children are uninsured simply do not know their children qualify for existing programs or how to apply.[26]

In this sample, as in the nation,[27] about one in four former welfare recipients reports that their children lack health insurance. More than 40 percent reported that at least one member of their family is uninsured (Chart 13). Former recipients were 35 percent less likely to have Medicaid than current recipients.

Since many of these former recipients are now in the workforce, it might be assumed that private health insurance coverage is replacing Medicaid coverage. Unfortunately, we found that private insurance, including employer-sponsored insurance, does not even come close to making up for the loss of Medicaid. Less than one-quarter of employed former recipients reported that they received any health insurance through their place of employment, and even fewer (11 percent) reported receiving coverage for their family (Chart 14). As a result, employed former recipients were no less likely than unemployed former recipients to report problems paying for health care for themselves or their children. Former recipients who have jobs are significantly more likely than current recipients to face medical hardship.

"...medical insurance through my job is too expensive. They take out too much from your check and make it more difficult to pay the bills that are already difficult to pay."

An employed former recipient from Cincinnati, Ohio

CHART 13: Percent of Current and Former Recipients Reporting All Family Members Have Medicaid or Other Health Insurance

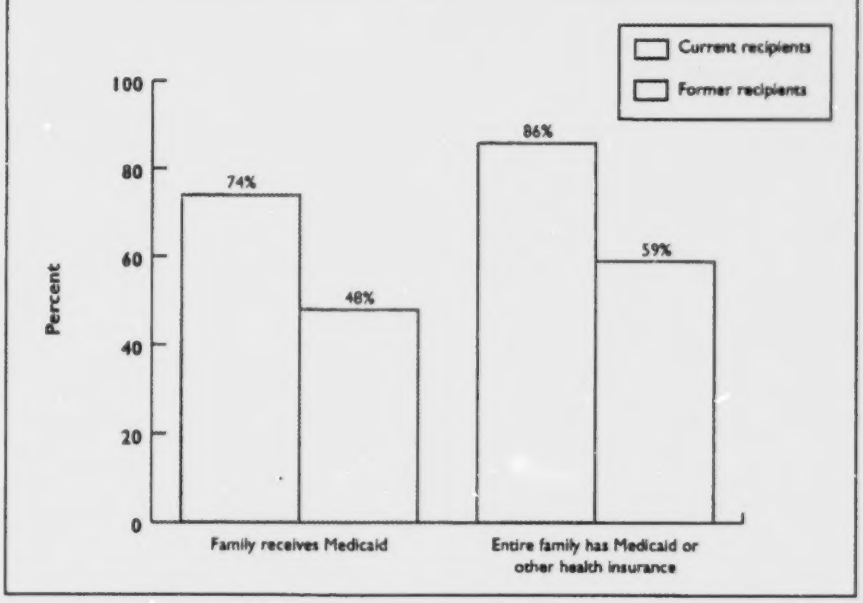
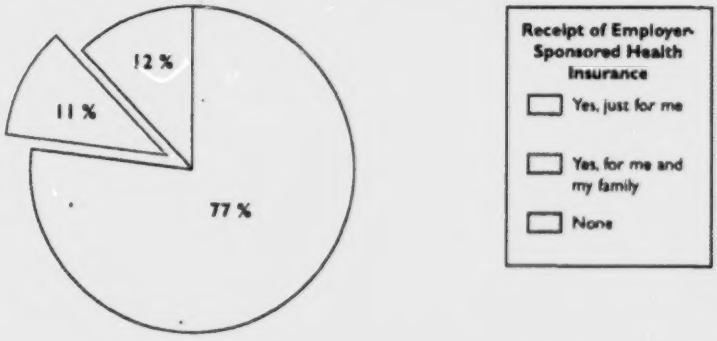


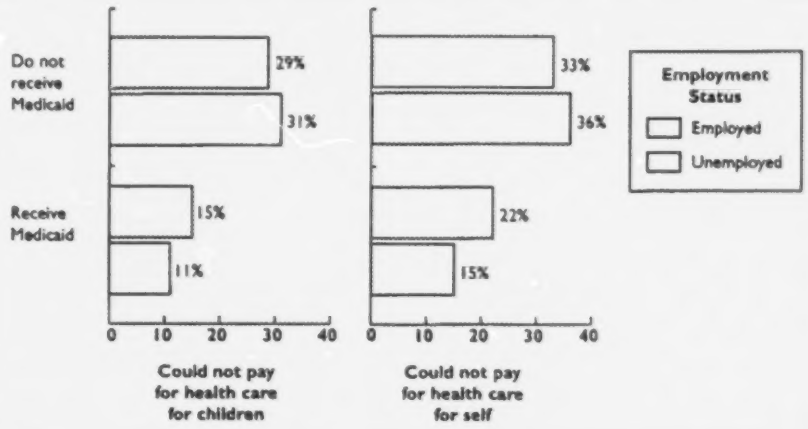
CHART 14: Percent of Employed Former Recipients Reporting Receipt of Employer-Sponsored Health Insurance



Those former recipients, both employed and unemployed, who had Medicaid coverage reported substantially fewer medical hardships than those who did not (Chart 15). Both groups reported medical hardships at rates less than half of those who do not receive Medicaid. However, when compared with current recipients (Chart 10), employed former recipients with Medicaid coverage reported slightly more difficulty paying for health care: 22 percent of these former recipients report problems paying for health care for themselves compared to only 13 percent of current recipients. Fifteen percent of these employed former recipients and 9 percent of current recipients report problems paying for the health care of their children.

More aggressive outreach efforts are clearly needed to make sure that all parents, especially those no longer receiving welfare assistance, receive the services for which they are eligible. Food stamps and medical coverage can substantially reduce the number of families who experience difficulty paying for food or medical care and the number of children who suffer because of a lack of services.[28]

CHART 15: Inability to Pay for Health Care by Employment Status and Receipt of Medicaid Among Former Recipients



"When my husband left I was not sure I could make it. With help and support we have done more than just make it, and both myself and my children are learning valuable skills."

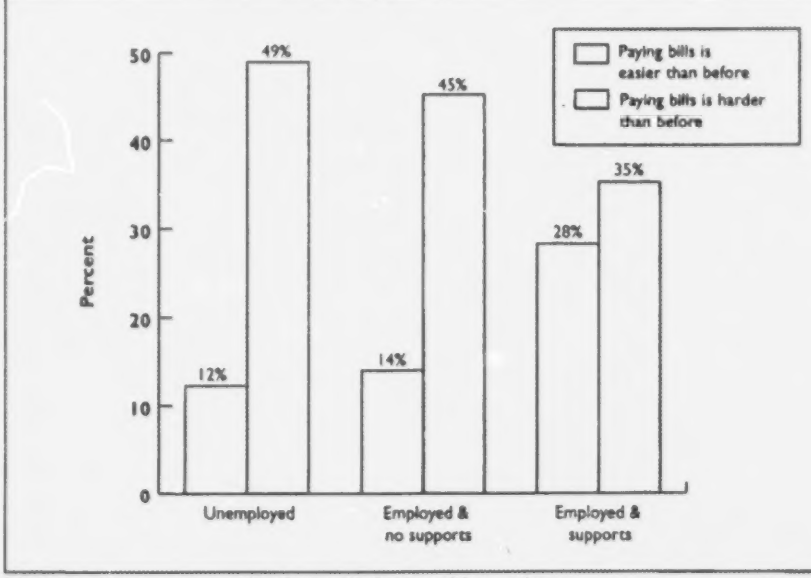
An employed former recipient from Mesa, Arizona

Employed Former Recipients Who Receive Supports Are More Likely to Report Ongoing Improvements in Family Well-Being

The combination of work and public supports seems to help families with low earnings potential to avoid a downward economic spiral after welfare ends (Chart 16). To explore this issue, we looked at families by work status and whether or not they received at least one of three major work supports that proponents of the 1996 welfare law said would and should be available after families leave welfare—namely, food stamps, Medicaid, and child care assistance. In this study, unemployed former recipients are four times as likely to say that paying their bills has become harder during the last six months (49 percent) as to say it is easier (11 percent). Parents who work without supports are three times as likely to say paying bills has become harder (45 percent) as easier (14 percent). Only parents who combine work with supports are nearly as likely to say paying bills is easier (28 percent) as harder (35 percent).

Of course, economic well-being is only part of a family's overall well-being.[29] During the national debate preceding enactment of the 1996 welfare law, some contended that employment *alone* would have such strong positive emotional benefits that any economic losses would be outweighed, both for parents and for children. In this study, however, the evidence suggests that both employment *and* supports may be important for families' emotional well-being (Chart 17).

CHART 16: Among Former Recipients, Percent Reporting that Paying Bills Is Getting Easier or Harder by Employment Status and Additional Supports*

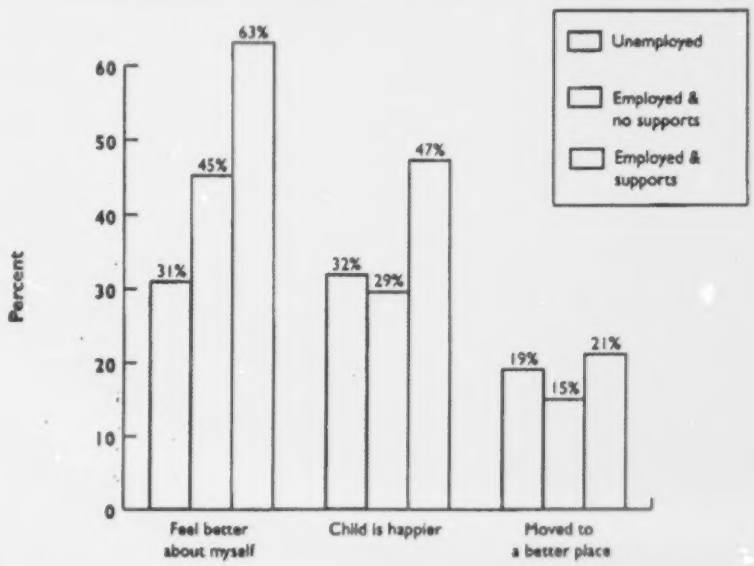


* Supports refer to one or more of food stamps, Medicaid, or child care assistance.

Among former recipients with below-poverty family weekly earnings, those who were working appeared to be more likely than those not working to report that they felt better about themselves over the last six months. However, fewer than half of these working parents without supports reported feeling better about themselves. And they were no more likely to report that their children were happier (29 percent) than were the unemployed (32 percent).

Evidence of continuing improvement is much stronger when these working families get additional supports. Parents who both worked and received at least some of the promised supports (food stamps, Medicaid, or child care assistance) were most likely to report continuing improvements in their own or their child's emotional well-being (Chart 17). More than half (63 percent) of these working parents with supports reported that they felt better about themselves than six months before and nearly half said that their child felt happier (47 percent) than six months before.

CHART 17: Among Former Recipients, Percent Experiencing Selected Positive Events by Employment Status and Additional Supports*



* Supports refer to one or more of food stamps, Medicaid, or child care assistance.

Welfare Offices Need to Improve Access to Supports

When families stop receiving cash assistance, they tend to lose food stamps and Medicaid as well. Just half of former welfare recipients in our study said they receive food stamps (50 percent) or Medicaid (48 percent). By contrast, over 90 percent of current recipients report getting food stamps and upwards of 74 percent report getting Medicaid.[30]

Access to child care is an even greater problem. Neither families currently receiving welfare nor those who have left are likely to get help paying for child care. Only one in six single parents who left welfare in our study (18 percent) report getting such help, even though 47 percent of these single parents were working. Among single parents currently receiving welfare, one in four get child care help (23 percent). All of these supports when combined with work can help to fend off hardships, but too often families are not receiving the supports they need.

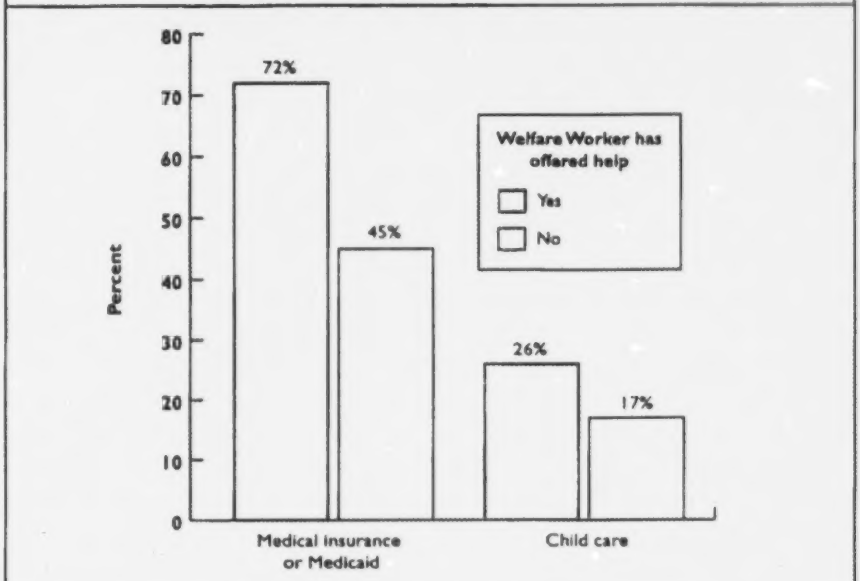
In theory, low participation in food, medical, and child care assistance programs might reflect families' decreased need or ineligibility, resulting from higher employment and income after leaving welfare. This seems unlikely, however, because most families in this study had low earnings. And even former recipients with combined family weekly earnings below the poverty line had low rates of program participation. Only 50 percent were receiving Medicaid, 55 percent received food stamps, and 18 percent received child care assistance.

A greater barrier to participation is burdensome application and renewal procedures, which are especially hard on working families who must take time off from work to complete them. Further, families that leave welfare may not even know that they remain eligible. Too often, welfare offices do not do enough to make sure that families leaving welfare are aware of the supports that will be available to them. To reach families that have left welfare, it would help to open offices during the weekend or at night, to reduce notoriously long waiting room delays, and to accept proof of income changes by mail or phone.

Families with Helpful Caseworkers Are More Likely to Receive Needed Services

Welfare agencies and caseworkers can play a tremendous role in increasing the likelihood that families receive the services they need after welfare stops. Former recipients who reported that their welfare worker had offered help with Medicaid or health insurance while the family was receiving welfare are far more likely to be still receiving Medicaid than those who did not receive this help from their caseworker (Chart 18). In addition, parents who said they had been offered such help are much more likely to report their entire family had insurance: 72 percent had complete family medical coverage of some kind compared with 45 percent of those who said they were not offered this help. Unfortunately, 25 percent said they were *not* offered this help. Another 47 percent said they were offered help, while 28 percent said the question did not apply to them.[31]

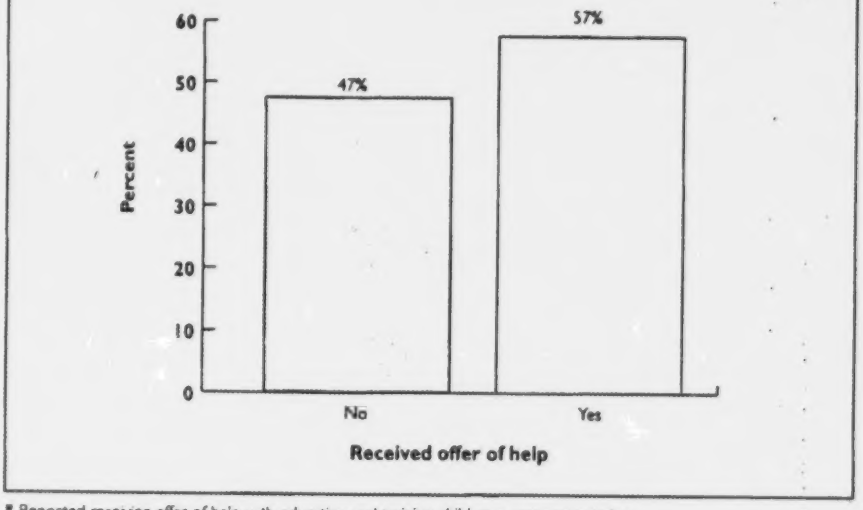
CHART 18: Percent of Former Recipients Receiving Service by Offer of Help from Welfare Worker



The record is worse for child care. Some 39 percent of former recipients said their welfare worker had not offered help with child care. Only 32 percent of parents said they were offered child care help, and 29 percent said the question did not apply. Yet, former welfare recipients who said their caseworkers had offered them child care help were more likely to be receiving it at the time of the survey (26 percent versus 17 percent who were not offered help).[32]

We also found that families who are offered help in one or more areas such as education and training, child care, or transportation services were more likely to receive food stamps (57 percent versus 47 percent, Chart 19). This result was stronger for employed respondents. Among the employed who were offered help in these areas, 62 percent receive food stamps compared to 47 percent of those who worked but were not offered help. These findings underscore the importance of adequate funding levels and policies to ensure access to services, effective communication from welfare staff, and the need for adequate training to ensure that information is provided clearly and accurately to those eligible for assistance.

CHART 19: Percent of Former Recipients Receiving Food Stamps By Offer of Any Help* from Welfare Worker



* Reported receiving offer of help with education and training, child care, or transportation.

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Making Work Pay: Steps to Success

It is no longer enough to get and keep a job. Despite the best efforts of many working parents, their weekly paycheck does not stretch far enough to feed, clothe, and shelter their children. There are 12.1 million children living in poverty today (one in every six) the majority of whom have working parents. Most working parents in this study earned below-poverty wages, and shelters and food pantries are increasingly frequented by working families. This is not acceptable. The following recommendations are designed to "make work pay."

Education and Training:

- Allow working parents to pursue the training and education they need to obtain a job that pays a living wage. States should develop part-time education and training programs, enhance work-study opportunities, count education as work, and provide the same supports available to other workers.
- Develop creative on-the-job training programs and paid internships in non-traditional, high paying sectors (technology, construction, etc.).
- Expand support for education beyond high school completion. In today's economy, a two-year degree increases the likelihood that a parent can obtain above-poverty employment.

Wages:

- Emphasize poverty reduction rather than just caseload reduction. "Work first" may be successful in getting people off welfare, but it has yet to be successful in getting families out of poverty. Invest in programs that emphasize getting and maintaining stable, long-term employment that pays a living wage.
- Change eligibility formulas and assistance levels to allow parents to receive partial assistance until earnings exceed the poverty line.
- Raise the federal minimum wage so that full-time work exceeds the poverty line and work to raise or institute a state or local minimum wage higher than the federal mandate.

Other income and supports:

- Streamline application and recertification processes. The reapplication process does not need to entail long waits in welfare offices. Parents should be able to mail or phone in the needed information or drop it off without waiting for a face-to-face meeting with a caseworker.
- Institute or expand outreach programs to inform parents of the available supports. Partner with businesses and professional organizations (grocers, physicians, etc.) that have a vested interest in seeing that families get supports.
- Improve child support collections and let families keep the money collected by the state for their children.
- Expand the Earned Income Tax Credit (EITC) for families with three or more children and reward work by initiating state EITCs for low-wage families.
- Make the child tax credit and dependent care tax credit refundable.

Promising Approaches from Prior Research

Minnesota Experiment Shows Powerful Benefits of Combining Work and Cash Assistance

States can simultaneously meet two goals: fighting poverty and boosting employment. In fact, welfare reform that targets both goals—by providing ongoing cash assistance for families who work—can be unusually effective at helping children and strengthening families.

This is what one state discovered based on an independent evaluation of its pilot project, the Minnesota Family Investment Program (MFIP).[1] MFIP was unique because it set out to cut welfare dependence *and* fight poverty. Importantly, however, architects of MFIP defined welfare dependence as relying solely on welfare without work. Like welfare reforms elsewhere, MFIP provided help with child care, health care, and other needed services, while urging (and often requiring) families to work.

But MFIP went further, offering unusually strong financial incentives or rewards for going to work. In fact, under MFIP rules working families could keep getting some cash assistance until their income reached 40 percent *above* the poverty line. This combination of cash assistance for working families, plus supportive services and a work-focused message, led to some of the most beneficial impacts on families and children of any welfare reform studied to date, according to researchers. The program randomly assigned 14,000 families either to MFIP or to a control group with traditional welfare rules. After three years, researchers at Manpower Demonstration Research Corporation found unprecedented benefits for families and children:

- Fewer MFIP families lived in poverty (75 percent had earnings plus benefits below the poverty line compared with 85 percent of the control group).
- Marriage rates were higher after three years (11 percent versus 7 percent).
- School performance, classroom engagement, and problem behavior all improved significantly for young children in MFIP families.
- MFIP families reported less domestic abuse (49 percent versus 60 percent).

The evaluation also found unusually strong impacts on work and earnings. Among single parents with long histories of relying on welfare:

- MFIP boosted employment to 50 percent (versus 37 percent in the control group); average earnings rose 23 percent.
- MFIP recipients were 21 percent less likely to depend solely on welfare.
- Uninterrupted health coverage was more common (69 percent versus 61 percent).

Positive Incentives Helped Children

Notably, when researchers looked separately at two components of MFIP—financial incentives and work requirements—they determined that it was primarily the positive incentives that improved child and family well-being. By contrast, the work requirements were key to increasing full-time employment. These results are striking evidence that rewarding work can do more to help families and children than the tough participation rules that predominate most state TANF programs today. For more information, see www.mdrc.org.

[1]The pilot program ran in seven counties from 1994 to 1997. The program has since expanded statewide but in altered form. The new MFIP program includes less generous benefits, which phase out at 110 percent rather than 140 percent of the poverty level. Other changes include a new 60-month time limit. For details on the evaluation of the original MFIP pilot project, see www.mdrc.org.

Conclusion

Our findings do not capture the experiences of the most successful former recipients or answer the question, *how many* succeed and *how many* suffer? Instead, our study demonstrates that while more former welfare recipients are finding work, many *employed* former recipients are unable to feed, shelter, or otherwise provide adequately for their children; many former recipients are worse off than current recipients who are often considered the "hardest to employ"; and too many former recipients are not receiving the supports such as food stamps, medical coverage, and child care assistance that were promised when the 1996 welfare law was enacted. The findings also point to some positive steps that can help former welfare recipients succeed in the workforce and reduce the hardships faced by their families, particularly their children.

By examining a group of former welfare recipients who stopped receiving welfare after 1996, we found:

Work alone is not enough to make ends meet. Many of the working families in this study were experiencing hardships equal to or greater than those of families still on the welfare rolls. Half of these working parents were earning less than $7 an hour. Even families of workers with at least a high school education often had below-poverty household earnings. More than half of the *employed* parents participating in this study have been unable to pay the rent, buy food, afford medical care, or have had their telephone or electric service disconnected.

Many working families fail to receive the supports that were promised. Despite their low earnings, approximately half of these families do not receive food stamps. More than 30 percent of these working families report that at least one family member has no medical coverage. Fewer than one-third received help paying for child care. In some cases, these parents may not know they are still eligible for assistance once they have a job. In other cases, they may have difficulty taking time off from work to satisfy eligibility requirements, particularly when welfare office hours coincide with the regular workday.

Families who were "pushed off" the rolls are more likely to be burdened by educational deficiencies and health problems than current welfare recipients. Although current recipients are commonly believed to be the least prepared for work, our data suggest that parents whose benefits were terminated involuntarily are even more disadvantaged. Fewer than one in five of these parents is working. They are more likely to suffer physical health problems than current recipients and are less likely to have a high school education. Further, unlike many former recipients who report lack of child care and transportation as barriers to work, these "pushed off" parents are more likely to report that they lack the education, experience, and job skills necessary to find employment.

In addition to identifying the problems, our findings also highlight some of the fundamental elements that help families succeed. For example:

Parents with higher levels of education are more likely to earn their way out of poverty. Parents with a high school education are more likely to get and keep a job than those who have not attained this level of education. But completing high school is not enough to ensure adequate wages to support a family. Although the median wage for those with a high school education in the Community Monitoring Project study was only $7 an hour, parents with additional education earn substantially more. A majority of parents with at least a two-year college or vocational post-secondary degree were earning wages at levels high enough to lift their families above the poverty line.

Working parents who receive the promised supports experience less hardship and improved emotional well-being. We found that employed parents who receive food stamps were less likely to report that they were unable to buy food for their family. Medicaid coverage reduces medical hardships by about half for both employed and unemployed families. Those who work and receive food stamps, Medicaid, or child care assistance are more likely than any other group to report that they feel better about themselves and that their child is happier. Parents want to work but doing so without supports may limit rather than improve their ability to provide adequately for their children.

Parents who get help from their caseworker are more likely to get services and maintain employment. This study found that information is key to ensuring that families receive needed services—services that help them hold on to their jobs, reduce the hardships their children and families experience, and increase their sense of emotional well-being. Caseworkers play an integral role in the successes and failures of families transitioning into the workforce. Parents who report that their welfare caseworker offered them help with child care are more likely to receive help paying for child care. Those who report that their caseworker offered help with Medicaid or medical insurance are more likely to report that their entire family has medical coverage compared with families who did not receive this help.

Many of the families surveyed in the Community Monitoring Project study have a hard time. Too many children and families are suffering needlessly. Some experience hardships because they do not know about or are unable to receive the services that are available. Some suffer because the barriers they face make it impossible to comply with the complex new program rules implemented in response to the 1996 welfare law or because they are unable to maintain the stable employment necessary to lift them out of poverty. The parents in this study have given us tremendous ihsight into the steps that must be taken to help them as they struggle to provide adequately for their children.

Many former recipients are doing well. Many always have. Many parents are doing so well that they would not be captured among the group seeking help from our participating service providers. Even among the struggling families, those who receive the training and supports they need to enter the workforce and to stay there report they are doing better than six months earlier.

But the success of some, even of many, should not overshadow the hardships experienced by children in families that are not succeeding.

Formerly, the bottom rung of the economic ladder in America was almost exclusively comprised of single adults unable to maintain employment and, with few supports, relegated to homeless shelters and the streets. Poor parents and their children were protected from this plight, to some degree. Although welfare benefits were low and there were not enough services to help families lift themselves and their children out of poverty, they did have a safety net. Poor families were also guaranteed medical coverage and food stamps. Today, fewer parents and children receive these benefits although many remain eligible for this assistance.

In order to prevent these families from falling below the rungs of our economic ladder, we must act now. There is much that can be done to help these children and families, and there is public support to do so. A recent national poll[33] found that while 53 percent considered welfare reform to be successful, a majority of those would not consider it to be a success if people who moved from welfare to work were still in poverty. Seventy-seven percent agreed that government should help people develop skills and get jobs that offer a chance for advancement. In contrast, only 19 percent agreed with the "work first" philosophy that people should move off welfare into jobs as quickly as possible, even if the jobs offered little opportunity for advancement.

We also have the resources needed to get the job done. Forty-six states have unspent TANF funds accumulated over three years. These billions of dollars are available to carry out many of the recommendations contained in this report. In addition, federal and state budget surpluses make it possible to invest in the work supports and services that will enable parents to lift their children out of poverty. Implementation of the specific recommendations listed in the appendix to this report will go a long way towards helping the most vulnerable families successfully transition from welfare to the workforce and protecting the millions of children in these families from unnecessary hardships.

Endnotes

[1] Over the years, most notably in 1988 legislation, parents were increasingly required to participate in work-related activities as a condition of receiving benefits under the AFDC program, but these requirements affected only a portion of the families and covered a range of activities that were work-related, such as education and training programs. No limits were placed upon the length of time an eligible family could receive benefits. The 1996 law imposed a five-year lifetime limit on eligibility for benefits for most families, and states were allowed to set even shorter limits.

[2] States were required to move a certain proportion of their welfare caseload into jobs to meet work participation goals. The federal statute limited the percentage of the welfare caseload engaged in education or training programs that states could "claim" in meeting these work participation goals. Accordingly, states limited the number of parents allowed into education and training programs.

[3] The names and locations of participating agencies are included in Appendix F.

[4] The instrument used to survey these 5,200 families grew out of a survey developed by members of the Coalition for Human Needs in 1996. This survey was expanded and further refined by CDF, the National Coalition for the Homeless (NCH), and other national, state, and local advocates, service providers, and low-income groups from around the country under the auspices of the National Welfare Monitoring and Advocacy Partnership (NWMAP) instrument development committee.

[5] The remaining 374 parents did not indicate their welfare status.

[6] Like the rest of the families in the study, these 506 former welfare recipients were mostly seeking emergency services at the time they were interviewed. (See Appendix B for details.)

[7] In this report, unemployed means not working. This definition differs from official government statistics, in which only persons who are actively seeking work and are not working are counted as unemployed.

[8] Most states allow parents to continue receiving some welfare payments while earning low wages. In 1999, states' rules allowed more than one-quarter (27.6 percent) of recipients to combine welfare and low-wage work. However, many states start to cut families off even when their earnings are below the poverty line. In 35 states, families with such low earnings would no longer qualify for TANF in the first month of work; by the end of their sixth month of below-poverty work, families would lose all TANF in 45 states.

[9] It is also possible that current recipients who work and continue to receive a TANF benefit are doing well enough to avoid the need for emergency assistance at the service providers who participated in the Community Monitoring Project and thus are not represented in the families surveyed in this study.

[10] Four state welfare agency surveys show similar percentages of former recipient case closures for job-related (employment or increased earnings) reasons: South Carolina (51 percent), Wisconsin (54 percent), Massachusetts (35 percent), and Washington (67 percent). The Massachusetts and Washington surveys had lower overall response rates and may therefore be less reliable. Sources: South Carolina figures are from South Carolina Department of Social Services, Division of Program Quality Assurance, Seventh (7th) Survey Report, *Survey of Former Family Independent Program Clients: Cases Closed During April Through September 1998*, page 5. [Figure is for second program year; figure for first year of the program is lower (43.5 percent).] Other states' figures are listed in the U.S. Department of Health and Human Services, Administration for Children and Families, *TANF Second Annual Report to Congress (August 1999)*, Table 14:1, "Summary of Recent Research on Welfare Leavers."

[11] Edelhoch, M., Q. Liu, and L. Martin. *The Post-Welfare Progress of Sanctioned Clients: A study using administrative data and survey data to answer three of four important questions.* (Columbia, S.C.: Office of Planning and Research, South Carolina Department of Social Services, 1999).

[12] David J. Fein and Wang S. Lee, "Carrying and Using the Stick: Financial Sanctions in Delaware's A Better Chance." (Cambridge, MA: Abt Associates, May 1999), page 24, Exhibit 6.

[13] Bruce D. Meyer and Dan T. Rosenbaum, "Welfare, the Earned Income Tax Credit, and the Employment of Single Mothers, 1997" (revised October 1998), available at www.jcpr.org. The authors find that every $500 in additional state and federal child care spending per single mother added 1.3 percentage points to their likelihood of employment in a given week.

[14] U.S. Department of Health and Human Services, Administration for Children and Families, *Access to Child Care for Low-Income Working Families* (Washington, D.C.: U.S. Department of Health and Human Services, 1999): i.

[15] Anu Rangarajan, *Keeping Welfare Recipients Employed: A Guide for States Designing Job Retention Services* (Princeton, N.J.: Mathematica Policy Research, Inc., June 1998).

[16] Nicole Oxedine Poersch and Danielle Ewen, *Child Care Subsidy Policy: An Introduction* (Washington, D.C.: Children's Defense Fund, July 2000).

[17] In general, we count parents as having stable employment if they say they are currently working and neither lost nor began a job in the last six months. However, some parents in our study left welfare very recently and may not have had time to work for six uninterrupted months. For these parents, we use a slightly different standard; if parents left welfare in the last six months, we count them as having stable employment if they are currently working and merely did not lose a job in the last six months (regardless of whether they began a new job during that time).

[18] Similar patterns have been found by other researchers such as Sandra Danziger and her colleagues at the University of Michigan. Using a slightly different list of hardships, they too report that persistently jobless former welfare recipients are somewhat less likely to report multiple hardships (31 percent) relative to former recipients with occasional employment (39 percent), with health care problems and loss of utility service contributing much of the increase. Continuing to mirror our findings, they find that the likelihood of suffering multiple hardships drops roughly in half (to about 20 percent) in the most steadily employed categories. It appears from both studies that explanations for these patterns include the loss of Medicaid for parents who work; high work expenses associated with even sporadic employment; and greater utilization of SSI and other relatively generous disability benefits among those who are not working at all. It appears that steady employment can help compensate for work expenses and lack of SSI, but unstable work cannot. See Sandra Danziger et al., "Work, Income and Material Hardship After Welfare Reform," *Journal of Consumer Affairs* Vol. 324, No. 1 (Summer 2000); table 4. Available at www.ssw.umich.edu/poverty/pubs.html. The similarity of results across studies increases our confidence in these findings.

[19] United States General Accounting Office, *Elementary School Children: Many Change Schools Frequently, Harming Their Education.* (Washington, D.C.: 1994).

[20] Robert Haveman and Barbara Wolfe, *Succeeding Generations: On the Effects of Investments in Children* (New York: Russell Sage, 1994).

[21] Contrary to reports that suggest that unemployed former recipients are depending on other family members or boyfriends for support, Chart 7 shows that in only two percent of the families surveyed in which the respondent was not employed did the earnings of other family members or an unmarried partner lift them above the poverty line; 98 percent had family earnings below poverty. An additional analysis showed that when the earnings of all other household members (such as unrelated roommates) are included, only three percent of households have above-poverty earnings.

[22] See Pamela Loprest, "Families Who Left Welfare: Who Are They and How Are They Doing?" Discussion Paper (Washington, D.C.: Urban Institute, July 1999); Jack Tweedie, Dana Reichert and Matthew O'Connor, *Tracking Recipients after They Leave Welfare* (Denver, Colo.: National Council of State Legislatures, August 1999); Sharon Parrott, *Welfare Recipients Who Find Jobs: What Do We Know About Their Employment and Earnings?* (Washington, D.C.: Center on Budget and Policy Priorities, November 1998).

[23] The United States Department of Health and Human Services poverty guideline in 1999 was $13,880 for a three-person family or $16,700 for a family of four. A parent who worked at $7 an hour for 40 hours a week, 52 weeks a year, would earn $14,560.

[24] These families are the only group less likely than current recipients (22 percent) to report struggling to feed their families. However, the difference between these two groups (20 percent versus 22 percent) is negligible, and it is disturbing to find that these families are not much better off, on average, than current recipients.

[25] Nearly 11 million children lack health insurance, and 7 million of them are currently eligible, but not enrolled, in either the State Children's Health Insurance Program or Medicaid. U.S. Department of Commerce, Bureau of the Census. March 2000 Current Population Survey. Calculations by Children's Defense Fund.

[26] Kaiser Commission on Medicaid and the Uninsured. *Medicaid and Children: Overcoming Barriers to Enrollment. Findings from a National Survey.* (Washington, D.C.: Kaiser Commission on Medicaid and the Uninsured. January 2000).

[27] Pamela Loprest, "Families Who Left Welfare: Who are They and How are They Doing," Discussion Paper (Washington, DC: Urban Institute, February 1999); chart 14. Available at www.urban.org. An even higher proportion of adult former recipients (41 percent) lack insurance, the study found.

[28] American College of Physicians-American Society of Internal Medicine, *No Health Insurance? It's Enough to Make You Sick: Scientific Research Linking the Lack of Health Coverage to Poor Health*, Washington, D.C.: ACP-ASIM, 1999. Available at www.acponline.org/uninsured/ lack-exec.htm; Newachek, P. et al., "Health Insurance and Access to Primary Care for Children," *New England Journal of Medicine*, 1998, 338: 513-19; Barbara Cohen et al., *Food Stamp Participants' Food Security and Nutrient Availability* (Washington, DC: U.S. Department of Agriculture, July 1999). Available at www.fns.usda/gov/oane/menu/published/fsp/files/nutrient.pdf.

[29] In addition to employment, many circumstances in the lives of parents and their children—such as changes in housing, neighborhood safety, friendships, leaving an abuser, or accomplishing personal goals on behalf of oneself or a child—may influence family emotional well-being. This may explain why a substantial number of unemployed parents report that in the past six months they feel better about themselves or that their child is happier, despite their lack of work.

[30] Since Medicaid is generally available to all TANF recipients by law, the true proportion of current recipients with Medicaid coverage in our study is likely to be even higher than the 74 percent who reported having it. Some respondents who are covered by Medicaid may not know it, a confusion fueled by the recent creation in many states of new Medicaid managed care arrangements that use names other than Medicaid. One indication that the true proportion with Medicaid is higher is that over 90 percent of current recipients in our study said they have some form of medical insurance, at least for themselves. Because only 6 percent reported insurance through an employer, most of these current recipients were probably getting some form of Medicaid. Among former recipients, however, only 70 percent had some form of health coverage for themselves.

[31] We do not know why some parents indicated that the question about help with medical insurance did not apply to them. One reason may have been that they had insurance from another source, such as an employer. Alternately, some may have felt they had been away from the welfare system for so long that the question (which begins, "Has your welfare worker offered you help with any of the following?") was no longer relevant. Regardless of the reason, the parents who answered this way did not appear to have a large effect on our findings. Of the 28 percent who said that the question about caseworker help with medical insurance did not apply to them, 53 percent had health insurance for their entire family.

[32] Of the 29 percent who said that the question about caseworker help with child care did not apply to them, 7 percent were getting help with child care.

[33] National poll of 1,000 respondents conducted by Lake Snell Perry and Associates for the organization, Jobs for the Future, released May 24, 2000.

Appendix A: Recommendations

Helping families to get and keep jobs

Much can be done under existing federal welfare, food stamp, and Medicaid rules to provide needed work supports now. With millions of children in families leaving welfare with below-poverty wages or no work at all, there is no time to waste for states to act on the policy implications of this report. If states provide the necessary services for low-income families on or off welfare, they will need at least the current federal welfare funding levels as well as matching state dollars. The federal government should maintain or expand current welfare funding to ensure that states are able to help low-income families. But in addition to creative state activities within the current federal framework, a full solution requires change in federal policies.

Access to education and training

Federal opportunities:

- Change the federal welfare law (Temporary Assistance for Needy Families, or TANF) to allow more than one year of high school equivalency, vocational, and other post-secondary education to count as a work activity as part of the first 20 hours of work required per week. Under current law, states must show that a certain percentage of adults receiving TANF are participating in a narrow range of work activities, with little education counting towards the total. If too few participate in these activities, states risk loss of federal funds. Although states may use federal or state funds to support education or training now, not allowing them as work activities under TANF discourages states from promoting education and training.
- Adequately fund federal job training programs. Workforce Investment Boards (established by federal law to oversee job training and placement services at the state and local levels) should be required to coordinate their activities with state and local welfare offices to avoid needless duplication of services and ensure that training programs are designed with low-income single mothers in mind. TANF staff and consumer membership in the Workforce Investment Boards is not currently required but would make it easier for coordination to take place.
- Expand the federal work-study program to provide extra help, such as children's allowances to augment the income provided by work-study positions, to low-income parents.
- Stop the federal time limit clock for those participating in education and training. This report clearly demonstrates that more education and training is key to finding and keeping employment with better pay.

State opportunities:

- Develop on-the-job and other training programs that incorporate high school equivalency and basic skills education with training targeted to specific workplaces or job sectors.
- Allow post-secondary education to count as a work activity, using state dollars so that parents do not have to work many hours in addition to their study time. Create work-study opportunities targeted to low-income parents. Provide supports, such as child care and transportation help, to participating students. Use state funds to support TANF recipients who are engaged in education/training so the federal time limit does not apply.

Child care

Federal opportunities:

- Increase funding for the federal Child Care and Development Block Grant (CCDBG) to enable states to serve all children in low-income working families. Currently, only about one in 10 children eligible for child care assistance receives it.
- Require states to provide information about child care options to families currently receiving TANF and to other low-income families. TANF and child care state plans (both required by federal law) should include cooperative efforts to train caseworkers to provide information about available subsidized child care and should describe how states will conduct outreach to ensure that child care information reaches low-income working families.

State opportunities:

- Transfer the maximum funds available from TANF to the child care block grant and use these funds to serve low-income families with children whether or not they have received TANF.
- Expand the supply of affordable child care by appropriating additional state funds.
- Ensure that TANF caseworkers inform parents about the availability of subsidized child care help.
- Increase reimbursement rates for child care providers so qualified child care teachers may be hired, trained, and retained. Increase rates for child care provided during non-standard hours.

Transportation

Federal opportunities:

- Continue and expand funding for the Department of Transportation's Access to Jobs program (which provides grants to localities for expanded public transit routes, van service, transportation subsidies, and other programs to help low-income parents get to work).
- Require states to review local transportation plans to ensure that some form of public transportation serves areas where low-income families live and connects them to job-rich locations.

State opportunities:

- Use federal funding sources, such as TANF, the Department of Labor's Welfare to Work block grant, the Department of Transportation's Access to Jobs program, or state funds, to provide low-income working families with regular transportation allowances. Under the federal TANF rules, months in which such TANF-funded allowances are provided to working families that do not receive regular TANF cash assistance do not count towards the time limit. Further, TANF rules clarify that child support collected on behalf of working families receiving a transportation allowance may be kept by the families (not the state).
- Expand public transit routes and fund van services so low-income workers can reach jobs and child care facilities during regular and non-standard hours.
- Provide funds for licensing, insuring, and maintaining a car, and for low-cost loans to allow purchase of used vehicles.

Enable families to overcome severe barriers to employment

Federal opportunities:

- Change the TANF law to allow states to exempt more than 20 percent of the TANF caseload from the time limit to accommodate the increasing proportion of families that experience severe problems such as physical or mental disability, illiteracy, or domestic violence.
- Require states to develop an "individual responsibility plan" based on an initial assessment of the skills, prior work experience, and employability of each adult receiving TANF benefits. Current federal law makes the assessment mandatory, but leaves the plan optional for states. If states do create such plans, individuals can be penalized for failing to carry them out. But there are no penalties if states do not provide the services called for in an individual plan. Individualized plans ought to lay out the steps needed to help parents to get and keep jobs, from crisis counseling to

on-the-job training to work experience. Both individuals and states should be held accountable; states should be subject to a penalty if they do not develop plans and provide the services required by them.

- Prohibit states from terminating TANF benefits for families without in-person visits to identify problems that might make compliance with program rules impossible and without offering families appropriate services. Hold states accountable for effective conciliation procedures so that families are not unfairly "pushed off" welfare. The goal should be poverty reduction through employment, not caseload reduction by any means.
- Change federal food stamp law so that the maximum penalty for families who do not comply with work rules is a reduction in food stamps, not loss of all family benefits.

State opportunities:

- Identify barriers to employment such as illiteracy, domestic violence, disability, or substance abuse and help TANF recipients to obtain services to overcome those barriers. Because parents may understandably fear revealing these serious problems, caseworkers should have small caseloads and training to enable them to offer families reliable help.
- Families that are trying to overcome severe barriers to employment should be allowed to meet the work requirements through appropriate "barrier-reduction activities" that are part of an individualized self-sufficiency plan, including substance abuse or mental health treatment, successful removal from a domestic violence situation, or treatment for a disability. Use state and federal funds to ensure that there are no waiting lists for the services needed.
- States should not terminate TANF benefits for the whole family when a parent does not comply with program rules. States should work with families to establish compliance plans and avoid the necessity for penalizing families for non-compliance. Where penalties are necessary, states should reduce, not terminate, assistance.
- States should not opt to terminate Medicaid for parents who have lost TANF for failure to comply with work rules.

Provide services to parents after they leave TANF

Federal opportunities:

- Low-income families should continue to receive food stamps and Medicaid and help with child care, for which they are eligible, after leaving TANF and should not be automatically dropped. Verifying continued eligibility should be required less frequently. If documents that prove eligibility are submitted to one program, they should

be accepted for others without requiring the family to submit documentation over and over again.

- Federal regulations currently make it possible to reduce the number of office visits. When in-person office visits are necessary, federal food stamp and Medicaid administrators should require states to set goals to make them more "working-family-friendly" by expanding office hours to nights and/or weekends and setting brief appointments at specific times.
- Increase food stamp benefits for working families by raising the cap on maximum allowable income and by exempting more earned income from the calculation of food stamp benefits. Allow families to own one car without counting its value in determining food stamp eligibility and increase food stamps for families with high housing costs (which is currently done for senior citizens).
- Congress should provide funds for outreach and for the development of systems to make it easier to station food stamp workers in health clinics or other community agencies.

State opportunities:

- Allow families to renew eligibility for food stamps and Medicaid whenever possible by phone or mail or during evening or weekend office hours, so working families do not have to jeopardize their employment in order to comply with program rules.
- States should provide information about the package of work supports that is available to families after they leave TANF. In addition to food stamps and Medicaid, caseworkers provided with regularly updated training should tell families how to receive subsidized child care, federal and state Earned Income Tax Credits, transportation subsidies or work expense allowances, job training or retention help, and child support enforcement assistance.
- As fewer families receive TANF, a concerted effort must be made to ensure that a variety of settings offer information about the supports that are available to low-income families. States should provide emergency hotline numbers and information and referral counselors so that families leaving welfare will have someone to contact who can refer them to services or benefits. Those who leave welfare without jobs are especially likely to need food stamps, Medicaid, training, counseling, or other services and are the least connected to agencies that can help. States should provide these services and widely publicize contact information. Eligibility and outreach workers should be outstationed in heavily trafficked locations such as health clinics or schools.

- Create mentor and peer support programs for families who have left welfare for work.
- Provide special follow-up with families trying to overcome serious barriers to employment such as domestic violence or mental health problems. These problems are likely to cause recurring crises if they remain unaddressed. Families with severe problems should have access to case managers and services so families can recover from setbacks. Job coaches and work support groups can help during the first weeks of employment. They should make sure new workers know how to contact case managers and emergency services.

Make work pay

Federal opportunities:

- Change TANF law so that time limits are not applied to working families who are receiving partial TANF assistance because their wages are very low.
- Initiate a TANF poverty reduction credit for states as an incentive to assist families in their efforts to get and keep better jobs.
- Expand the Earned Income Tax Credit by making a larger credit available to families with three or more children. (Current law provides the same credit for any family with two or more children.)
- Increase the minimum wage until full-time work lifts a three-person family out of poverty and then index the minimum wage to inflation. The current minimum wage is about three-quarters of the federal poverty line for a family of three; if it were raised by $1 an hour, it would rise to 90 percent of the current poverty line.
- Require that all businesses contracting or subcontracting with the federal government pay workers living wages, defined as no less than the poverty level for a four-person family (in 1999, $16,700 a year).

State opportunities:

- Set this goal: work should raise families out of poverty. Supplement wages in a variety of ways, including partial TANF when wages are low. Until the federal law is changed, use state funds to pay benefits to families combining welfare and low-wage work so federal time limits do not apply to families in the workforce.
- Provide employers with wage subsidies to encourage them to hire workers leaving TANF with little work experience. Under federal rules, when parents are receiving no other forms of regular cash TANF benefits, months in which wages are paid including a subsidy to employers do not count towards the TANF time limit.

- Provide one-time payments for repairs, back rent or utility bills so families trying to work can resolve emergency situations and prevent homelessness. Under existing TANF rules, payments like these may be received by families who do not get other regular TANF assistance without triggering the time-limit clock.
- States and/or localities should enact living-wage legislation, requiring those who receive government contracts or tax benefits to pay a wage high enough for families to make ends meet, as defined locally.

Expand access to benefits for families with children

Federal opportunities:

- Repeal provisions that bar legal immigrants, including parents and children, from receiving food stamps, regardless of whether they entered the United States prior to enactment of the federal welfare law in 1996. Congress should enact all of the provisions of the Kennedy-Specter Hunger Relief Act.
- Make low-cost housing available to more families with children by funding additional Section 8 housing vouchers.
- Provide additional funds to allow states to expand the Children's Health Insurance Program (CHIP) and Medicaid to cover uninsured parents of eligible children.

State opportunities:

- Help families with home ownership, by using TANF or state funds to match contributions to an Individual Development Account (IDA), which may be used to save for a down payment or for home maintenance expenses. TANF law allows states to create IDAs so TANF recipients may receive matching funds for savings towards home purchase, new business start-up, or education.
- Use TANF funds to provide rent subsidies to poor families with children with very high housing costs, targeting families who do not receive federal housing vouchers.
- Expand Medicaid eligibility levels so that low-income working parents can join their children in receiving Medicaid. States should allow working families with low wages to qualify for Medicaid by not counting (disregarding) more of their earnings when calculating their eligibility.
- Provide a fair conciliation process so families that believe they have been wrongly denied benefits have recourse.

Appendix B:

How Was the Information Collected?

This report is based on survey forms gathered from more than 5,000 clients between January and December 1999. The report focuses on parents with children younger than 18, who comprise approximately one-half of the total sample. About 180 organizations in 65 cities and towns in 16 states submitted data on parents in their programs. The organizations ranged from homeless shelters to food pantries, community action agencies, emergency referral centers, health clinics, Head Start centers, community action (CAP) programs, transitional housing facilities, and other agencies that serve low-income families or individuals. Organizations and sites chose to adopt this client survey in order to learn more about the status of their clients during a time of rapid changes in the welfare system. Although organizations from all regions of the nation took part, two large central cities—Chicago and Phoenix—were especially active, together contributing about one-third (36 percent) of the parent records in the survey. (See Appendix F for a list of participating organizations by location.)

Several features of survey procedure were uniform across sites. For example, all sites used versions of the same computer-scannable survey form (see Appendix G for a copy) or, where appropriate, a Spanish-language translation. All sites were instructed to complete the forms in the fourth week of the month. To minimize the possibility that any given client would take the survey more than once, all sites were instructed not to offer incentives for completing the survey, and to ask each client whether she or he had completed the survey previously that week.

In other respects, organizations adopted varying data collection procedures to best suit their needs and operating procedures. For example, different organizations surveyed clients in different months of the year. Moreover, different organizations used slightly different selection strategies. Some sought to interview every person who *applied* for their services during the survey week; others targeted ongoing clients.

Wherever possible (including for about 64 percent of all parents in the survey) surveys were not self-administered but were administered by agency staff or by a trained graduate student or other volunteer.

Completed survey forms were machine-scanned at CDF and data files were sent back to local agencies and/or their academic partners for local analysis. A master file was kept at CDF and is the basis of the current report.

Table B.1. Parents in Community Monitoring Project by Type of Agency Administering the Survey

Services provided by Surveying Agency	All Parents	Former Welfare Recipients (welfare stopped Jan. 1997 or later)
Number surveyed	2,526	506
Percent distribution		
Total	100%	100%
Homeless shelter	38	39
Multi-service or Community Action Program	26	21
Emergency referral	20	15
Food assistance	16	16
Immigrants assistance	8	4
Child care and child development	8	9
Health services	6	6
Grassroots organizing	3	2
Domestic violence shelter	1	0
Other organization	24	24
Not known	1	1

TABLE READS: Of the 2,526 parents surveyed in the Community Monitoring Project, 38 percent were living in homeless shelters, or seeking other services from agencies that provided homeless shelter, at the time they were interviewed

Notes: Columns do not sum to totals because some agencies provide more than one type of service. Also, clients were not necessarily seeking every service available from the agency that interviewed them. For example, while 38 percent of all surveyed parents were interviewed by homeless shelters, some shelters also provide food to non-homeless families, so some of those parents may have been seeking food rather than shelter. Parents are defined as respondents living with own biological, step- or foster children younger than 18.

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Appendix C:

Strengths and Limitations of the Data

As a source of information about former welfare recipients, the Community Monitoring Project (CMP) has unique strengths and limitations.

The CMP study differs from other welfare studies because it focuses on some of the most disadvantaged families in society, with emphasis on those seeking emergency food, shelter, and referrals for other critical help. The survey also asks a unique combination of questions related to loss of welfare, family hardship and well-being, access to support, and the help offered by the welfare office. The data from the Community Monitoring Project can provide important information by:

Telling the story of the families who completed the survey. This study focuses on the struggles of 506 CMP respondents from across the nation who recently left welfare. While the survey is not designed to project precise national numbers, it can help us to understand what is happening in these families and, it is safe to presume, thousands of others like them.

Raising new questions for research. Topics in the survey were chosen in collaboration with service providers and community groups closely attuned to their clients' changing needs. The study can therefore shed light on unique and emerging policy questions. These findings can help inform more formal research efforts in the future.

Helping to balance the story told by other data sources. Many existing studies of low-income families depend on contacting families in their homes, an approach that may tend to miss homeless families or families who are hard to locate because they cannot afford a stable home. Another common type of welfare study tracks families through government records. This approach, however, cannot always distinguish between families who have disappeared from all government records because they are in dire straits and not receiving help, and those who have disappeared merely through imperfect record systems or because the family has moved out of state. By contrast, the CMP survey focuses on clients of homeless shelters, food pantries, and other emergency service providers—precisely those families who are most likely to disappear from household surveys and government records. This study may therefore help policy makers and researchers to understand the plight of families who might otherwise be missing from the picture. Put differently, this study may help provide a "worst-case" or "lower-bound" estimate of the situation of low-income families.

Exploring families' own views of what's happening. More than many other surveys, this survey allows respondents to answer questions about their lives in their own words and to offer subjective judgments about whether pivotal good and bad events occurred because of welfare changes or other reasons. Understanding these perceptions can be crucial to understanding why families succeed or fail after welfare. CDF hopes to explore these responses in future analyses.

However, the data set also has notable limitations. It is informal by design—that is, it is not based on a strictly representative or random sample of families. Therefore, it ***cannot*** be used for:

Making generalizations about the nation as a whole. The 65 communities that chose to participate in this survey are not intended to be representative of the nation.

Making generalizations about the participating communities. Surveyed parents may not resemble other low-income families in their community. Because they were seeking particular services (such as shelter, food, or health care) at the time they were interviewed, they may be worse off than their low-income neighbors overall.

Making comparisons across states or local areas. The types of agencies that participated in this survey varied from place to place. In addition, different sites followed varied schedules and procedures for finding families and completing the interview. As a result, data from the different survey sites may not be directly comparable.

Because the study is not intended to represent any larger group of families, it will be crucial for future research to test our findings further using other data. Appendix D makes some preliminary comparisons with other surveys and finds a reassuring amount of agreement across data sources, as well as key differences in the CMP data.

Appendix D:

Comparisons With Other Data Sources

Preliminary comparisons with other data sources lend some validity to the Community Monitoring Project (CMP) findings. These comparisons show that emergency food and shelter clients in the CMP data appear to roughly resemble emergency food and shelter clients in earlier, nationally representative studies.

For example, Table D.1 shows that a total of 698 adult clients (with or without children) were interviewed in 1999 by emergency food agencies as part of the CMP. These agencies may include food pantries, soup kitchens, and homeless shelters. Compared with a national sample of food agency clients conducted three years earlier by the nationwide food bank network Second Harvest, very similar proportions had a high school diploma or GED (40 percent in both surveys). Likewise, similar proportions were Black (35 percent in both surveys), Hispanic (13 percent in the CMP data versus 15 percent nationwide), and living with children (50 percent versus 46 percent nationwide). However, the CMP respondents were substantially more likely to be employed (31 percent versus 21 percent nationwide). The higher employment rate in the CMP data may reflect the effects of nationwide economic growth during the three years between the two surveys. Compared with the earlier nationwide data, CMP food agency clients were also slightly more likely to be female and to have been seeking services from a homeless shelter provider rather than a food pantry or soup kitchen at the time of the survey.

Similarly, Table D.2 shows that in 1999, more than 700 parents who usually live with their children (under age 18) were interviewed by homeless assistance agencies as part of the CMP sample. Compared with an earlier nationwide survey of homeless agency clients with children, these homeless parents were similar in terms of age and receipt of cash assistance (AFDC/TANF, SSI, and General Assistance), food stamps, and Medicaid. They were somewhat more likely than the national data to be Black (60 percent versus 43 percent nationwide)—a difference that likely reflects the disproportionately urban, inner-city nature of the homeless shelters that chose to participate in the Community Monitoring Project. (Nearly half of homeless shelter clients surveyed for the CMP were interviewed in Chicago.) Homeless parents in the CMP survey were also somewhat more likely than the national average to be female and unmarried.

The relatively high proportion of single parents among CMP homeless respondents with children (87 percent versus 77 percent in the earlier nationwide study) is noteworthy. More single parents might reflect unique characteristics of homeless clients in Chicago and other cities participating in the CMP, or may be explained by the relatively large number of family homeless shelters that participated in the Community Monitoring Project. Alternately, it may also reflect shifts in the homeless population since 1996, possibly driven by declining welfare assistance for single parents, changes in the economy, or other factors.

Table D.1

Community Monitoring Sample Compared with Nationwide Data

Emergency Food Agency Clients

	U.S. (Second Harvest) 1996	Community Monitoring Sample 1999
Number of Adults Surveyed	***27,112***	***698***
Percent Distribution	100%	100%
Currently working	21	31
Finished high school	40	40
Female	62	77
White	44	42
Black	35	35
Hispanic	15	13
Live with children under 18	46	50
Number Who Live with Children Under 18	***12,675***	***347***
Percent Distribution	100%	100%
Single parents	54	59
Live with children under 5	46	49
...under 5 & get subsidized child care	8	7
Were in a homeless shelter at the time of the survey	9	16

Source: Community Monitoring Project and Second Harvest, *Hunger 1997: The Faces & Facts* (Chicago: Second Harvest, 1997).

Table D.2

Community Monitoring Sample Compared with Nationwide Data

Parents Served by Homeless Shelters

	U.S. Homeless Parents (1996)	Community Monitoring Survey (1999)
Number Surveyed	***465***	***738***
Distribution	100%	100%
Male	16	7
Female	84	93
White non-Hispanic	38	25
Black non-Hispanic	43	60
Hispanic	15	14
Native American	3	6
Other	1	4
Age 17-24	26	23
Age 25-54	75	77
Married	23	13
Not Married	77	87
No High School Degree	53	44
High School/GED or More	47	56
Get AFDC/TANF	52	48
Get Food Stamps	71	68
Get Medicaid	61	54
Get SSI	11	12
Get General Assistance	10	9

Source: Community Monitoring Project and Martha R. Burt et al., *Homelessness: Programs and the People They Serve —Findings of the National Survey of Homeless Assistance Providers and Clients* (Washington, DC: Urban Institute, August 1999).

Because food pantries, homeless shelters, and other emergency service providers contributed the bulk of CMP survey participants, it is not surprising to find that CMP families appear to be relatively disadvantaged when compared with nationwide data on families below the federal poverty line. In comparisons with the U.S. Census Bureau's March 1999 Current Population Survey, CDF found that CMP parents are less likely than U.S. poor parents to be working (31 percent versus 51 percent of all poor parents) and earn about one-fourth less per week if they do work. Although not greatly different in education

or family size, the CMP parents are more likely to be Black (51 percent versus 27 percent of all poor parents) and unmarried (22 percent versus 32 percent of all poor parents). These contrasts show that, as intended, the CMP seems to be capturing the poorest of the poor.

Former welfare recipients in the CMP study likewise are more disadvantaged than former welfare recipients nationwide. But these differences are not as overwhelmingly large as might be expected from a survey that is largely made up of clients seeking emergency services. For example, nearly half (44 percent) of former recipients in the CMP study are employed, compared with 61 percent nationwide. (Table D.3)

Table D.3
Community Monitoring Sample
Compared with Nationwide Data

Work Status and Other Characteristics of Former AFDC/TANF Recipients

	U.S. (Urban Institute) 1997	Community Monitoring Project 1999
Number Surveyed	***1,289***	***506***
Currently working	61%	44%
Worked same job for 6 months or more	42	13
Work hours per week (among workers):		
Less than 20	6	12
20 to 35	25	43
More than 35	69	45
Typical (median) hourly wage	$6.61	$7.00
Male	7	7
Married or lives with partner	37	19
1 child in family	32	37
2 children	35	31
3 children	20	21
More than 3 children	14	11
No high school degree	29	35
White Non-Hispanic	52	32
Hispanic	13	14
Other race/ethnicity	35	54
Receive food stamps	31	50

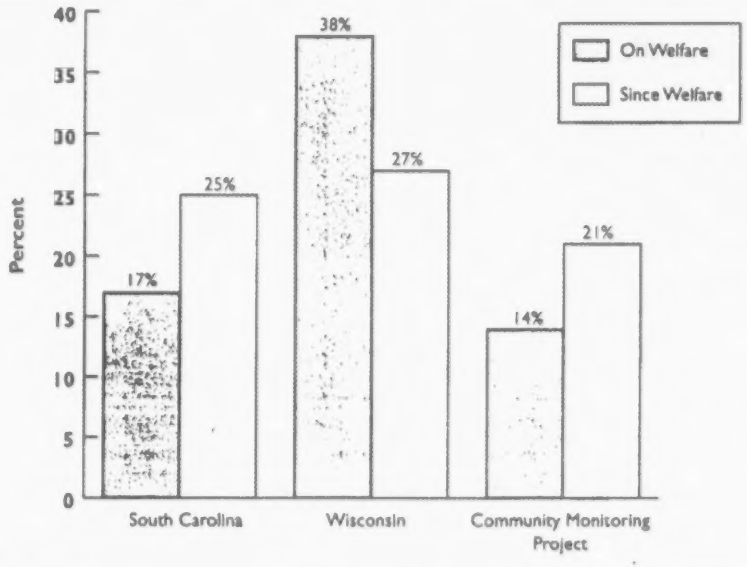
Note: Restricted to former AFDC/TANF recipients who stopped receiving benefits during the two calendar years preceding the survey (1995-1997 in the Urban Institute data or 1997-1999 in the Community Monitoring Project data). Sample sizes show the maximum number of parents who responded; some questions received fewer responses.

Source: Community Monitoring Project and Pamela Loprest, *Families Who Left Welfare: Who Are They and How Are They Doing?* (Washington, DC: Urban Institute, February 1999).

Moreover, indicators of hardship among CMP families—such as having one's telephone service shut off—fall within the range reported by earlier state studies in South Carolina and Wisconsin. (Chart D.1), as does the proportion without health insurance (Chart D.2).

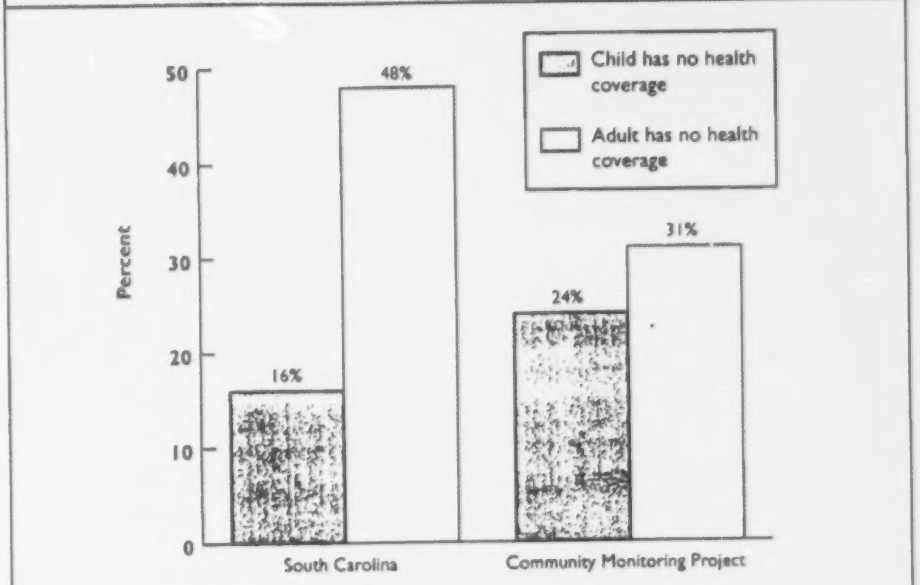
Taken together, these comparisons suggest that the parents in the Community Monitoring Project resemble emergency service clients nationwide more than they resemble the general population of poor families or former welfare recipients. Nonetheless, a surprisingly large proportion of them are working, suggesting that they may have more in common with other former welfare recipients than might be supposed.

CHART D.1: Percentage of Current and Former Welfare Recipients Reporting that Phone Service Was Shut Off: South Carolina, Wisconsin, and Community Monitoring Project



Source: Community Monitoring Project and South Carolina Department of Social Services, Division of Program Quality Assurance, Survey of Former Family Independence Program Clients: Cases Closed During October Through December, 1997 (January 1999); State of Wisconsin, Department of Workforce Development, Survey of Those Leaving AFDC or W-2 January to March 1998 Preliminary Report (January 1999).

CHART D.2: Percentage of Former Recipients with No Health Insurance: South Carolina versus Community Monitoring Project



Source: Community Monitoring Project and South Carolina Department of Social Services, Division of Program Quality Assurance, Survey of Former Family Independence Program Clients: Cases Closed During October Through December 1997 (January 1999).

Appendix E:

Detailed Characteristics of Parents in this Study

The following seven detailed tables show average characteristics of the parents surveyed in the Community Monitoring Project.

The first table (Table E.1) shows all parents surveyed for the Community Monitoring Project in 1999, broken down by when, if ever, they last received cash assistance from welfare. Italicized figures in the top row show the number of parents who responded in each category. These sample sizes are maximums; fewer parents responded to some questions than others.

Except where noted, figures in the table are expressed as a percentage of all parents in the given column. For example, the second row of Table E.1 shows that 61 percent of all former welfare recipients (those who stopped receiving TANF after 1997) live in households where somebody worked in the week preceding the survey. Among current welfare recipients in the study, by comparison, 33 percent had a worker in the home. The asterisk (*) between the two columns indicates that, if this were a random sample of the population, the difference between these two percentages would be considered statistically significant by conventional standards.

The six other tables in Appendix E follow the same format, but, in keeping with the focus of this report, are restricted to former welfare recipients whose welfare stopped after 1997. Table E.2 shows former recipients broken down by the reason the family's welfare stopped, as reported by the respondent. Columns in the table are non-overlapping. That is, while survey participants were allowed to give more than one reason their welfare stopped, those who did so appear in only one column of the table. In assigning respondents to a single column, reasons related to "non-compliance" had precedence, followed by reasons related to administrative error, then job-related reasons, and lastly, "other" reasons. The total number of parents in this table is 390, not 506, because the remaining 116 parents did not say why their welfare stopped.

Table E.3 is broken down by the respondent's employment status in the week preceding the survey. Table E.4 is broken down by the respondent's employment stability during the prior six months. Table E.5 is broken down by whether the respondent's family receives one or more of three supportive services (food stamps, Medicaid, or help paying for child care) and the respondent's current employment status. Table E.6 is broken down by whether the respondent's family reported experiencing two or more of the following four severe hardships in the last six months: could not pay rent, could not buy food, could not pay for health care for self or child, or had phone or lights cut off. Table E.7 is broken down by whether the respondent's welfare stopped very recently – within the last six months.

DEFINITIONS OF TERMS AND SYMBOLS FOR APPENDIX E

Asterisk (*) indicates that the difference between two adjacent numbers is noteworthy. Because the CMP is not a random sample of a population, statistical significance tests do not apply. The asterisk indicates that if this had been a random survey the numbers would be statistically significantly different from each other with 95 percent confidence.

n/a means not applicable.

[a] Event happened at least once in the six months before the survey.

Parents are defined in this report as respondents who reported living with one or more children.

Children refer to the respondent's own children younger than 18. Foster children and stepchildren are included but grandchildren, nieces, nephews, or other relations are not included.

Families in this report are persons living together who are related by birth, marriage, or adoption, plus unmarried partners.

Stable work is defined as being employed now (i.e., in the week before the survey) and having neither gotten a job nor lost a job in the last six months. An exception is made for parents whose welfare stopped very recently (in the last six months): they are counted as having stable work, regardless of whether they got a job in that period, so long as they are employed now and did not lose a job.

No work in the last six months is defined as not being employed now and having neither gotten a job nor lost a job in the last six months.

Unstable work includes everyone else.

Welfare refers to Temporary Assistance for Needy Families (TANF), the nation's chief cash assistance program for poor families with children, or to Aid to Families with Dependent Children (AFDC), the program that preceded TANF.

Former welfare recipients, unless otherwise noted, refer to parents whose welfare stopped after 1996 (that is, in January 1997 or later).

Table E.1

Community Monitoring Project parents, by most recent year on welfare (AFDC or TANF)

	Currently receiving welfare	Welfare stopped after 1996	Welfare stopped in 1996 or before	Never received welfare	Total
Maximum number of parents responding	**901**	**506**	**195**	**550**	**2,152**
Employment in previous week					
Anyone in household worked	33%*	61%	68%	70%	53%
Respondent worked	18 *	44	49	43	33
Average hours worked	27.9 *	32.7	32.8	31.7	31.4
Average hourly pay ($)	$6.59 *	$7.48	$7.98	$7.47	$7.36
Average months at current job	9.4	8.2 *	31.6	23.0	16.4
Weekly family earnings below poverty	97%*	81%	77%	78%	87%
Family earnings below 50% of poverty	89 *	62	54	61	73
Hardships in last six months[a]					
Could not buy food	22 *	34	37	36	29
Phone or lights cut off	19	20	21	20	20
Could not pay for health care for self/child	13 *	29 *	42 *	30	24
Could not pay rent	29 *	37	36	36	33
1 or more of above events	45 *	59	66	60	54
2 or more of above events	24 *	35	41	36	31
Paying bills is harder than before	34 *	44 *	55 *	43	41
Positive events in last six months[a]					
Feel better about myself	39	42	35 *	27	36
Child is happier	34	36	31	27	32
Moved to a better place	16	19	14	17	17
Got married	1	2	2	3	2
1 or more of above events	49	54	49 *	39	48
2 or more of above events	30 *	36 *	27	24	30
Paying bills is easier than before	17	17	13	10	15
Cash assistance					
TANF stopped due to work/earnings	n/a	51 *	71	n/a	n/a
TANF stopped for noncompliance	n/a	19 *	4	n/a	n/a
TANF stopped due to admin. error	n/a	17 *	6	n/a	n/a
TANF stopped, other reason	n/a	38	33	n/a	n/a
Turned down for TANF[a]	7 *	28 *	8 *	15	14
Receive SSI	15 *	11	15 *	9	13
Other government support					
Receive food stamps	92 *	50 *	37	31	62
Turned down for food stamps[a]	7 *	25 *	13 *	20	15
Receive help paying for child care	23 *	17 *	11	12	18
Turned down for child care help[a]	7	6	4	5	6
Receive Medicaid	74 *	48	47 *	30	54
Turned down for Medicaid[a]	3 *	13	11	14	9
Receive help paying for housing	21	19	17 *	10	17
Entire family has health insurance	86 *	59 *	47	48	66
Demographics					
White	28 *	36 *	50	42	36
Black	57 *	49	41	33	47
Hispanic/Latino	14	15 *	9 *	20	15
Female	95 *	93	96 *	81	91
Finished high school/GED or more	53 *	65	72	65	61
Had a physical health problem[a]	24	26 *	39 *	21	25
Average household size	3.8	3.6	3.8	3.8	3.8
Number of own children under 18	2.3 *	2.1	2.2	2.0	2.2
Children under 6 present	72 *	62 *	39 *	65	65
Married or lives w/ unmarried partner	12 *	19 *	27 *	42	22

Table E.2

CMP former welfare recipients by reason welfare stopped (non-overlapping groups; parents who listed multiple reasons are assigned to a single column)

	Got a job or more money from a job	Non-compliance with program rule	Administrative error	All other reasons	Total
Maximum number of parents responding	**173**	**75**	**35**	**107**	**390**
Employment in previous week					
Anyone in household worked	79%*	30%	43%	48%	59%
Respondent worked	68 *	17	23	27	43
Average hours worked	33.3	30.2	29.1	32.0	32.7
Average hourly pay ($)	$7.68	$6.77	$7.26	$7.49	$7.55
Average months at current job	7.1	7.5	13.6	10.2	8.0
Weekly family earnings below poverty	68%*	94%	93%	89%	81%
Family earnings below 50% of poverty	45 *	82	81	76	64
Hardships in last six months[a]					
Could not buy food	31	35	54*	34	35
Phone or lights cut off	20	25	17	24	22
Could not pay for health care for self/child	34	31	31	26	31
Could not pay rent	34 *	49	66*	32	39
1 or more of above events	57 *	73	74	58	62
2 or more of above events	35	40	51	35	37
Paying bills is harder than before	39	44	60	47	44
Positive events in last six months[a]					
Feel better about myself	50 *	36	26*	46	44
Child is happier	41	35	20*	38	37
Moved to a better place	18	20	17	18	18
Got married	2	0	6	3	2
1 or more of above events	61 *	43	43	58	55
2 or more of above events	42	33	23	36	37
Paying bills is easier than before	23 *	9	0	17	17
Cash assistance					
TANF stopped due to work/earnings	100 *	11	20	0	48
TANF stopped for noncompliance	0 *	100*	0	0	19
TANF stopped due to admin. error	0 *	39*	100*	0	16
TANF stopped, other reason	18 *	42	29*	63	36
Turned down for TANF[b]	22 *	38	55*	25	29
Receive SSI	8	7	9	19	11
Other government support					
Receive food stamps[a]	52	51*	23*	49	48
Turned down for food stamps[a]	22	30	36	29	27
Receive help paying for child care	21	16	6	8	15
Turned down for child care help[a]	6	5	9	6	6
Receive Medicaid	55	43	37	44	48
Turned down for Medicaid[a]	8 *	19	18	17	13
Receive help paying for housing	27 *	7	6	19	19
Entire family has health insurance	64	54	54	50	57
Demographics					
White	39	27	31	41	36
Black	46	55	60	47	49
Hispanic/Latino	16	14	9	12	14
Female	94	94	100	91	94
Finished high school/GED or more	75 *	46	51	62	63
Had a physical health problem[a]	22	31	20	30	26
Average household size	3.4	3.8	3.5	3.7	3.6
Number of own children under 18	2.0	2.2	2.0	2.2	2.1
Children under 6 present	62	60	66	62	62
Married or lives w/ unmarried partner	15	12	23	23	17

Table E.3

CMP former welfare recipients by current employment status

	Did not work last week	Worked last week	Total
Maximum number of parents responding	**282**	**224**	**506**
Employment in previous week			
Anyone in household worked	21%	100%	61%
Respondent worked	0 *	100	44
Average hours worked	n/a	32.7	32.7
Average hourly pay ($)	n/a	$7.51	$7.48
Average months at current job	n/a	8.5	8.2
Weekly family earnings below poverty	98%*	58%	81%
Family earnings below 50% of poverty	93 *	21	62
Hardships in last six months[a]			
Could not buy food	41 *	24	34
Phone or lights cut off	21	20	20
Could not pay for health care for self/child	29	29	29
Could not pay rent	44 *	29	37
1 or more of above events	65 *	52	59
2 or more of above events	40 *	29	35
Paying bills is harder than before	49 *	38	44
Positive events in last six months[a]			
Feel better about myself	31 *	57	42
Child is happier	32 *	41	36
Moved to a better place	19	20	19
Got married	3	1	2
1 or more of above events	46 *	65	54
2 or more of above events	29 *	44	36
Paying bills is easier than before	12 *	24	17
Cash assistance			
TANF stopped due to work/earnings	30 *	78	51
TANF stopped for noncompliance	28 *	8	19
TANF stopped due to admin. error	24 *	8	17
TANF stopped, other reason	44 *	31	38
Turned down for TANF[a]	33 *	22	28
Receive SSI	14 *	7	11
Other government support			
Receive food stamps	49	52	50
Turned down for food stamps[a]	30 *	19	25
Receive help paying for child care	7 *	29	17
Turned down for child care help[a]	7	6	6
Receive Medicaid	44 *	53	48
Turned down for Medicaid[a]	16 *	9	13
Receive help paying for housing	14 *	25	19
Entire family has health insurance	51 *	69	59
Demographics			
White	35	38	36
Black	49	48	49
Hispanic/Latino	15	14	15
Female	93	93	93
Finished high school/GED or more	56 *	76	65
Had a physical health problem	30 *	20	26
Average household size	3.7 *	3.4	3.6
Number of own children under 18	2.1	2.1	2.1
Children under 6 present	61	63	62
Married or lives w/ unmarried partner	23 *	14	19

Table E.4

CMP former welfare recipients by stability of employment in the six months preceding the survey

	Stable work	Unstable work	No work in the last six months	Total
Maximum number of parents responding	**110**	**256**	**132**	**498**
Employment in previous week				
Anyone in household worked	100%*	60%*	20%	61%
Respondent worked	100 *	43 *	0	44
Average hours worked	33.5	32.0	n/a	32.7
Average hourly pay ($)	$8.07 *	$6.93	n/a	$7.50
Average months at current job	12.5 *	4.1	n/a	8.1
Weekly family earnings below poverty	52%*	83%*	97%	80%
Family earnings below 50% of poverty	15 *	65 *	94	62
Hardships in last six months[a]				
Could not buy food	19 *	36	42	34
Phone or lights cut off	15 *	27 *	14	21
Could not pay for health care for self/child	17 *	35	29	29
Could not pay rent	20 *	45	37	37
1 or more of above events	39 *	68	64	60
2 or more of above events	23 *	40	39	36
Paying bills is harder than before	32 *	46	50	44
Positive events in last six months[a]				
Feel better about myself	53	46 *	27	42
Child is happier	35	38	33	36
Moved to a better place	17	20	19	19
Got married	0	4	0	2
1 or more of above events	57	58 *	44	54
2 or more of above events	39	38 *	27	36
Paying bills is easier than before	17	21 *	9	17
Cash assistance				
TANF stopped due to work/earnings	72	65 *	10	51
TANF stopped for noncompliance	6 *	17 *	34	19
TANF stopped due to admin. error	11	16	24	17
TANF stopped, other reason	26	37 *	48	38
Turned down for TANF[a]	16 *	34	28	28
Receive SSI	6	8 *	20	11
Other government support				
Receive food stamps	46	52	50	50
Turned down for food stamps[a]	19	25	33	26
Receive help paying for child care	23	20 *	5	17
Turned down for child care help[a]	4	9 *	2	6
Receive Medicaid	50	49	44	48
Turned down for Medicaid[a]	7	13	18	13
Receive help paying for housing	22	20	14	19
Entire family has health insurance	72 *	58	49	59
Demographics				
White	41	39	30	37
Black	46	47	53	48
Hispanic/Latino	14	15	16	15
Female	93	91	95	93
Finished high school/GED or more	79 *	68 *	47	65
Had a physical health problem[a]	17 *	27	30	26
Average household size	3.5	3.6	3.7	3.6
Number of own children under 18	2.2	2.0	2.2	2.1
Children under 6 present	57	67 *	55	62
Married or lives w/ unmarried partner	15	22	17	19

Table E.5

CMP former welfare recipients by receipt of three supports (food stamps, Medicaid, or child care) and employment status

	Received at least one of the three supports			Received none of the three supports		
	Total	Working	No work	Total	Working	No work
Maximum number of parents responding	**331**	**157**	**174**	**170**	**65**	**105**
Employment in previous week						
Anyone in household worked	62%*	100%*	18%*	60%*	100%*	27%
Respondent worked	47 *	100 *	0 *	38 *	100 *	0
Average hours worked	31.5	31.5	n/a	35.9	35.9	n/a
Average hourly pay ($)	$7.25	$7.25	n/a	$8.05	$8.15	n/a
Average months at current job	7.2	7.3	n/a	10.7	11.6	n/a
Weekly family earnings below poverty	81%*	62%*	98%*	80%*	49%*	97%
Family earnings below 50% of poverty	61 *	22 *	95 *	64 *	18 *	89
Hardships in last six months[a]						
Could not buy food	29	21 *	35	44	32 *	50
Phone or lights cut off	18	17	18	25	26	25
Could not pay for health care for self/child	22	23	21 *	42	45	41
Could not pay rent	32	25 *	38	48	38	53
1 or more of above events	54	45 *	62	70	68	71
2 or more of above events	29	24	33 *	49	43	52
Paying bills is harder than before	44	35 *	51	44	45	44
Positive events in last six months[a]						
Feel better about myself	49 *	63 *	36	31	45 *	23
Child is happier	41	47 *	36	27	29	26
Moved to a better place	19	21	17	19	15	21
Got married	2	0	3	4	3	4
1 or more of above events	58 *	70 *	48	46	52	43
2 or more of above events	41	50 *	33	25	31	22
Paying bills is easier than before	21	28 *	14	10	14	8
Cash assistance						
TANF stopped due to work/earnings	55 *	79 *	33	44 *	75 *	24
TANF stopped for noncompliance	19 *	9 *	28	19 *	6 *	28
TANF stopped due to admin. error	15 *	7 *	21	21	10 *	29
TANF stopped, other reason	35	34	36	43 *	23 *	55
Turned down for TANF[a]	28	24	31	30	19 *	36
Receive SSI	11	7 *	16	9	6	10
Other government support						
Receive food stamps	76	73	79 *	0	0	0
Turned down for food stamps[a]	19	15	23 *	38	29	43
Receive help paying for child care	26 *	41 *	11 *	0	0	0
Turned down for child care help[a]	6	5	7	6	7	6
Receive Medicaid	73	75	70 *	0	0	0
Turned down for Medicaid[a]	9	6	11 *	21	17	24
Receive help paying for housing	24	30 *	20 *	8	12	6
Entire family has health insurance	75	78	72 *	29 *	46 *	18
Demographics						
White	38	37	38	34	42	29
Black	51	52	51	43	39	46
Hispanic/Latino	13	12	13	19	17	20
Female	92	94	91	94	92	95
Finished high school/GED or more	66 *	78 *	56	62	72 *	56
Had a physical health problem[a]	25	18 *	32	26	25	28
Average household size	3.6 *	3.3 *	3.8	3.6	3.6	3.6
Number of own children under 18	2.2	2.1	2.2 *	2.0	2.0	2.0
Children under 6 present	65	67	64	55	52	56
Married or lives w/ unmarried partner	16	10 *	22	24	22	26

Table E.6

CMP former welfare recipients by presence of two or more hardships in the last six months (inability to pay for food, rent, utilities, medical care)

	Fewer than two hardships	Two or more hardships	Total
Maximum number of parents responding	**327**	**179**	**506**
Employment in previous week			
Anyone in household worked	65%*	54%	61%
Respondent worked	48 *	37	44
Average hours worked	33.1	31.9	32.7
Average hourly pay ($)	$7.49	$7.46	$7.48
Average months at current job	8.8	6.6	8.2
Weekly family earnings below poverty	78%	85%	81%
Family earnings below 50% of poverty	60	66	62
Hardships in last six months[a]			
Could not buy food	7 *	81	34
Phone or lights cut off	6 *	46	20
Could not pay for health care for self/child	11 *	61	29
Could not pay rent	13 *	81	37
1 or more of above events	37 *	100	59
2 or more of above events	0 *	100	35
Paying bills is harder than before	33 *	63	44
Positive events in last six months[a]			
Feel better about myself	45	37	42
Child is happier	36	37	36
Moved to a better place	19	20	19
Got married	3	2	2
1 or more of above events	56	50	54
2 or more of above events	37	34	36
Paying bills is easier than before	20 *	12	17
Cash assistance			
TANF stopped due to work/earnings	53	48	51
TANF stopped for noncompliance	18	21	19
TANF stopped due to admin. error	14	21	17
TANF stopped, other reason	38	39	38
Turned down for TANF[b]	24 *	36	28
Receive SSI	11	11	11
Other government support			
Receive food stamps	57 *	39	50
Turned down for food stamps[a]	19 *	36	25
Receive help paying for child care	17	16	17
Turned down for child care help[a]	7	6	6
Receive Medicaid	55 *	35	48
Turned down for Medicaid[a]	7 *	22	13
Receive help paying for housing	20	17	19
Entire family has health insurance	69 *	42	59
Demographics			
White	32 *	44	36
Black	54 *	39	49
Hispanic/Latino	13	17	15
Female	93	92	93
Finished high school/GED or more	67	60	65
Had a physical health problem[a]	20 *	36	26
Average household size	3.6	3.7	3.6
Number of own children under 18	2.1	2.1	2.1
Children under 6 present	64	59	62
Married or lives w/ unmarried partner	17	23	19

Table E.7

CMP former welfare recipients by whether welfare stopped in last six months

	Welfare stopped after 1996, but more than six months ago	Welfare stopped in last six months	Total
Maximum number of parents responding	**224**	**220**	**444**
Employment in previous week			
Anyone in household worked	64%	56%	60%
Respondent worked	46	40	43
Average hours worked	33.3	32.2	32.8
Average hourly pay ($)	$7.76	$7.22	$7.51
Average months at current job	10.2 *	6.0	8.3
Weekly family earnings below poverty	80%	84%	82%
Family earnings below 50% of poverty	58 *	69	63
Hardships in last six months[a]			
Could not buy food	34	32	33
Phone or lights cut off	23	20	21
Could not pay for health care for self/child	31	24	27
Could not pay rent	33	40	36
1 or more of above events	62	57	59
2 or more of above events	33	35	34
Paying bills is harder than before	44	43	44
Positive events in last six months[a]			
Feel better about myself	41	44	43
Child is happier	39	35	37
Moved to a better place	20	21	20
Got married	2	2	2
1 or more of above events	53	58	56
2 or more of above events	37	35	36
Paying bills is easier than before	18	17	17
Cash assistance			
TANF stopped due to work/earnings	60 *	41	51
TANF stopped for noncompliance	12 *	25	18
TANF stopped due to admin. error	8 *	28	18
TANF stopped, other reason	40	39	39
Turned down for TANF[b]	27	33	30
Receive SSI	15 *	7	11
Other government support			
Receive food stamps	51	53	52
Turned down for food stamps[b]	24	25	25
Receive help paying for child care	15	18	17
Turned down for child care help[b]	8	5	7
Receive Medicaid	49	51	50
Turned down for Medicaid[b]	13	12	13
Receive help paying for housing	23	17	20
Entire family has health insurance	63	63	63
Demographics			
White	41	32	36
Black	44 *	54	49
Hispanic/Latino	16	13	15
Female	93	93	93
Finished high school/GED or more	65	64	65
Had a physical health problem[a]	29	23	26
Average household size	3.5	3.6	3.6
Number of own children under 18	2.0	2.2	2.1
Children under 6 present	55 *	65	60
Married or lives w/ unmarried partner	19	18	18

Appendix F

List of Participating Agencies

The following Community Monitoring Project sites participated in collecting the client surveys.
An asterisk (*) indicates agencies that coordinated local collection efforts.

State and Organization	City or Town
ARIZONA	
Maricopa County Human Services	Chandler
Guadalupe Community Action Program	Guadalupe
Mesa Community Action Network*	Mesa
City of Phoenix*	Phoenix
Save the Family	Mesa
Central Arizona Shelter Services	Phoenix
Ebony House	Phoenix
Family Self-Sufficiency	Phoenix
Native American Connection	Phoenix
Phoenix Family Service Centers	Phoenix
Salvation Army	Phoenix
Sky Harbor Family Services Center	Phoenix
STEP-UP	Phoenix
The Bridge	Phoenix
United Methodist Outreach Ministries	Phoenix
Vista Colina Emergency Family Shelter	Phoenix
Primavera Services	Tucson
CONNECTICUT	
Spooner House*	Derby
Connecticut Coalition to End Homelessness*	Wethersfield
East Hartford Community Shelter	East Hartford
Operation Hope	Fairfield
Salvation Army Marshall House	Hartford
American Red Cross	Middletown
Nehemiah Housing	Middletown
Beth-El Center	Milford
Friendship Service Center	New Britain
Christian Community Action Shelter	New Haven
New Haven Home Recovery	New Haven
Stepping Stone	New Haven
Norwalk Emergency Shelter	Norwalk

Thames River Family Program	Norwich
Thames Valley Council for Community Action	Norwich
Norwalk Emergency Shelter	South Norwalk
Holy Family Home and Shelter	Willimantic

DISTRICT OF COLUMBIA

D.C. Action for Children*	Washington
Bread for the City and Zacchaeus Free Clinic	Washington
Bright Beginnings Inc.	Washington
Capitol Hill Group Ministry	Washington
Catholic Charities	Washington
Covenant House Washington	Washington
House of Ruth Kidspace	Washington
Legal Aid Society of D.C.	Washington
New Alliance for Unifying Communities	Washington
So Others Might Eat/ The Bowman House	Washington
Tenants Empowerment Network	Washington
FSFSC	Washington

DELAWARE

University of Delaware Center for Community Development & Family Policy*	Newark
Claymont Community Center	Claymont
Catholic Charities – Inc.	Dover
Delaware Housing Coalition	Dover
DTCC – Terry Campus	Dover
Salvation Army – Crossroads	Dover
Children and Families First	Georgetown
Community Legal Aid Society	Georgetown
First State Community Action Agency	Georgetown
Salvation Army	Georgetown
Sussex Comm Crisis Housing Services	Georgetown
Delaware Guidance Services	Lewes
Appoquinimink Development Inc.	Middletown
People's Place II	Milford
Curtis & Associates Inc.	New Castle
Food Bank of Delaware	Newark
Salvation Army	Newark
Burton Village	Selbyville
Hickory Tree	Selbyville
Catholic Charities Inc.	Wilmington
Community Legal Aid Society	Wilmington
FAITH Center	Wilmington

Friendship House Women's Center	Wilmington
Latin American Community Center	Wilmington
Lutheran Community Services	Wilmington
Office of Children and Families First	Wilmington
People's Settlement Association	Wilmington
Salvation Army	Wilmington
Samaritan Outreach	Wilmington
St. Patrick's Center	Wilmington
West End Neighborhood House	Wilmington
WHACC	Wilmington
YWCA – Kennedy & Evans	Wilmington
FLORIDA	
Florida Coalition for the Homeless*	Orlando
Manatee Children's Services	Bradenton
Waterfront Rescue Mission	Fort Walton Beach
Southernmost Homeless Assistance League	Key West
Good Shepherd Services of Orlando	Orlando
Waterfront Rescue Mission – Women/Child	Pensacola
Coalition for the Homeless of Central Florida*	Orlando
Hicks Road Community Initiative*	Hudson
Community Coalition on Homelessness*	Bradenton
The Cooperative Feeding Program Inc.*	Ft. Lauderdale
Metro-Dade County Homeless Trust*	Miami
Carrfour Corporation	Homestead
Homeless Assistance Center (HAC II)	Homestead
Community Partnership for the Homeless	Miami
Concept House Inc.	Miami
Esperanza Center	Miami
Homeless Assistance Center (HAC I)	Miami
Jubilee Lutheran Services	Miami
Salvation Army	Miami
Volunteers of America	Miami
Jewish Vocational Service Inc.	North Miami
GEORGIA	
Metro Atlanta Task Force for the Homeless*	Atlanta
ILLINOIS	
Public Action to Deliver Shelter Inc.*	Aurora
Chicago Coalition for the Homeless*	Chicago
Amani House	Chicago
Assumption	Chicago

Casa Esperanza	Chicago
Catholic Charities	Chicago
Cornerstone Community	Chicago
Determined Mind to Change (DMTC)	Chicago
God's Helping Hand	Chicago
Good News	Chicago
Lamb House	Chicago
Miracle Temple	Chicago
New Life	Chicago
New Moms	Chicago
Oneness Center	Chicago
People Reaching Out	Chicago
PWC Urban Center	Chicago
Resurrection Project	Chicago
River of Life	Chicago
Saint Elizabeth	Chicago
Saint Frances	Chicago
Saint Sylvester	Chicago
Salvation Army	Chicago
Shiloh Refuge Center	Chicago
Northern Illinois University Center for Governmental Studies*	DeKalb
Children's Learning Center	DeKalb
Gideon Court Apartments	DeKalb
Hope Haven	DeKalb
Salvation Army	DeKalb
The Growing Place Inc.	DeKalb
Advancing Opportunity (Kishwaukee)	Malta
Loaves and Fishes Community Pantry*	Naperville
INDIANA	
Haven House Services Inc.*	Jeffersonville
Community Action Southern Indiana	Jeffersonville
Community Kitchen Inc.	Jeffersonville
Rauch Inc.*	New Albany
KENTUCKY	
No. Kentucky Welfare Reform Task Force*	Covington
LOUISIANA	
Catholic Community Services*	Baton Rouge
Catholic Community Services – Tangi Cares	Hammond

84

NORTH CAROLINA	
Hospitality House*	Asheville
NEW YORK	
Catholic Charities – Turning Point*	Bath
Department of Social Services*	New York
Tompkins Cortland CC – PACE	Dryden
American Red Cross	Ithaca
Cornell Cooperative Exten of Tompkins Co.	Ithaca
Day Care Council-Child/Family Development	Ithaca
Ithaca Housing Authority	Ithaca
Loaves and Fishes	Ithaca
Challenge Industries (STEP)	Ithaca
Neighborhood Legal Services	Ithaca
Samaritan Center (Catholic Charities)	Ithaca
St. Paul's Church/Food Pantry	Ithaca
Tompkins County Health Department/WIC Program	Ithaca
Tompkins Community Action	Ithaca
Tompkins-Seneca-Tioga BOCES	Ithaca
OHIO	
Children's Defense Fund, Cincinnati Office*	Cincinnati
Contact Center	Cincinnati
Free Store/Food Bank	Cincinnati
Greater Cincinnati Coalition for the Homeless	Cincinnati
Housing Opportunities Made Equal (HOME)	Cincinnati
Interfaith Hospitality Network	Cincinnati
Legal Aid Society of Greater Cincinnati	Cincinnati
Lighthouse Youth Services–osephine & East Lawn	Cincinnati
Mercy Franciscan at St. John's	Cincinnati
Our Daily Bread	Cincinnati
Salvation Army Emergency Home	Cincinnati
Seven Hills Neighborhood Houses	Cincinnati
YWCA of Greater Cincinnati–Lifestrides	Cincinnati
Supports to Encourage Low-Income Families (SELF)*	Hamilton
Butler County Head Start Program	Fairfield
Mercy/Franciscan at St. Raphael	Hamilton
Legal Aid	Hamilton
Family Service of Middletown	Middletown
Oxford/Talawanda Comm Services Inc.	Oxford

PENNSYLVANIA	
Episcopal Community Services*	Philadelphia
TEXAS	
Central Dallas Ministries*	Dallas
Tarrant County Dept. of Human Services*	Fort Worth
Arlington Charities	Arlington
Arlington Night Shelter	Arlington
Workforce Network–Arlington	Arlington
Catholic Charities–Ft. Worth	Fort Worth
Far Northwest NRD	Fort Worth
Kennendale/Mansfield NRD	Fort Worth
Northside Inter-Church Agency	Fort Worth
Presbyterian Night Shelter	Fort Worth
GRACE	Grapevine
Community Enrichment Center Inc.	North Richland Hills

Appendix G:

Welfare Reform Monitoring Project
CMP National Survey

Welfare Reform Monitoring Project
CMP National Survey

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Many government rules are changing. It is important that those making the rules know how the changes are affecting people. We need your help to tell them what life is like for your family. **WE WILL PROTECT YOUR PRIVACY!** You do not have to write your name on this form. Thank you!

1) How many people live with you? (include yourself)_____

2) Please tell us about everyone who lives with you. Start with yourself.

	How are they related to you? (daughter, wife, boyfriend, etc.)	Age	Did they work last week?	How many hours did they work last week?	Hourly pay?
a.	MYSELF		Yes No		$ /hour ☐ Don't know
b.			Yes No		$ /hour ☐ Don't know
c.			Yes No		$ /hour ☐ Don't know
d.			Yes No		$ /hour ☐ Don't know
e.			Yes No		$ /hour ☐ Don't know
f.			Yes No		$ /hour ☐ Don't know

3) Are you: ☐ Female ☐ Male

4) Are you (Mark ALL that are true.): ☐ Hispanic/Latino ☐ White ☐ Black ☐ Asian ☐ Native American ☐ Other_____

5) Last year of school finished :
☐ 8th grade or less ☐ 9th, 10th, or 11th grade ☐ High school diploma ☐ GED
☐ Some college, no degree ☐ Technical certificate ☐ 2 year college degree ☐ Bachelors degree or more

6) Do all family members living with you have health insurance or Medicaid?
☐ Yes ☐ No

7) If no, who does NOT have health insurance or Medicaid? (Mark ALL that are true.)
☐ Myself ☐ My partner/husband/wife ☐ One or more of my children ☐ Another family member

8) Where are you living now? (Mark one.)
☐ Renting ☐ Own a home ☐ Staying with family/friends ☐ Transitional housing
☐ Transitional shelter ☐ Emergency shelter ☐ Outdoors/car ☐ Other_____

9) Did you ever get a welfare (TANF/AFDC) check? (Mark ALL that are true.)
☐ No, I never got one. ☐ Yes, but it was reduced in _____ Month _____ Year.
☐ Yes, I get one now. ☐ Yes, but it stopped in _____ Month _____ Year.

10) If your welfare check stopped or was reduced, why? ☐ I was cut off ☐ I stopped it myself ☐ Does not apply
Tell us more about why it stopped or was reduced (Mark ALL that are true.):

☐ Got more money from my job
☐ Family got more money (from anywhere else)
☐ Got a job
☐ I hit my time limit
☐ Did not reapply
☐ Missed appointment
☐ Paperwork problem
☐ Welfare office made a mistake
☐ Not following welfare-to-work rules
☐ Not helping them to find other parent
☐ Child taken away
☐ Moved
☐ Child moved out
☐ Child turned 18 or 19
☐ Not a U.S. citizen
☐ Child didn't get shots
☐ Child not going to school
☐ Couldn't do both work and school
☐ Don't know
☐ Other_____

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Here are some other kinds of support people get.
For all questions "you" also includes your HUSBAND, WIFE, PARTNER, or CHILD living with you.

11) Which of the these do you get NOW (Mark ALL that are true.):

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- ☐ Food Stamps
- ☐ Supplemental Security Income (SSI)
- ☐ Social Security Disability Insurance (SSDI)
- ☐ Medicaid
- ☐ General Assistance
- ☐ Unemployment Insurance
- ☐ Workers Compensation
- ☐ Veterans Benefits
- ☐ Job training
- ☐ Help paying for school
- ☐ Help paying for child care
- ☐ Help paying for housing (public housing, Section 8, rent subsidy)
- ☐ Emergency shelter
- ☐ Child support
- ☐ None of the above

12) Have any of the following stopped or been reduced in the past 6 months?

	Stopped	Reduced	Why?
Food Stamps	☐	☐	_____
Supplemental Security Income (SSI)	☐	☐	_____
Social Security Disability Insurance	☐	☐	_____
Medicaid	☐	☐	_____
General Assistance	☐	☐	_____
Unemployment Insurance	☐	☐	_____
Workers Compensation	☐	☐	_____
Veterans Benefits	☐	☐	_____
Job Training	☐	☐	_____
Help Paying for School	☐	☐	_____
Help Paying for Child Care	☐	☐	_____
Help Paying for Housing	☐	☐	_____
Child Support	☐	☐	_____
None of the above	☐	☐	_____

13) Which of these did you TRY to get in the last 6 months, but got TURNED DOWN (Mark ALL that are true.):

- ☐ Welfare (TANF)
- ☐ Food stamps
- ☐ Supplemental Security Income (SSI)
- ☐ Social Security Disability Insurance (SSDI)
- ☐ Medicaid
- ☐ General Assistance
- ☐ Unemployment Insurance
- ☐ Workers Compensation
- ☐ Veterans Benefits
- ☐ Job training
- ☐ Help paying for school
- ☐ Help paying for child care
- ☐ Child support
- ☐ Help paying for housing (public housing, Section 8, rent subsidy)
- ☐ Emergency or transitional shelter
- ☐ Emergency food
- ☐ I got everything I applied for
- ☐ I didn't apply for anything

14) Why were you turned down? (Mark ALL that are true.)

- ☐ Made too much money
- ☐ Didn't turn in paperwork
- ☐ Not a U.S. citizen
- ☐ Didn't live here long enough
- ☐ I don't know
- ☐ They were full
- ☐ Waiting list too long
- ☐ Does not apply
- ☐ Other _____

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15) If you didn't apply for welfare or food stamps, why not? (Mark ALL that are true.)

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- ☐ Didn't think I could get them
- ☐ Not a U.S. citizen
- ☐ Was sick
- ☐ Didn't know how
- ☐ New to state
- ☐ No transportation
- ☐ I didn't want them
- ☐ I didn't need them
- ☐ Too much trouble
- ☐ Couldn't get an application
- ☐ Does not apply
- ☐ Other_____

16) Which of these things happened to you in the last 6 months: (Mark ALL that are true.)

- ☐ Got a job
- ☐ Lost a job
- ☐ Feel better about myself
- ☐ Child is happier
- ☐ Paying bills is easier than before
- ☐ Paying bills is harder than before
- ☐ Couldn't pay rent
- ☐ Couldn't buy food
- ☐ Couldn't pay child care
- ☐ Couldn't pay other bills
- ☐ Phone cut off
- ☐ Lights cut off
- ☐ Couldn't pay for health care for myself
- ☐ Couldn't pay for health care for children
- ☐ Had physical health problem
- ☐ Had mental health problem
- ☐ Evicted
- ☐ Had to move because I couldn't pay rent
- ☐ Moved in with others to help pay rent
- ☐ Had others move in with us to help pay rent
- ☐ Became homeless
- ☐ Moved to a better place
- ☐ Child changed school because he or she moved
- ☐ Got married
- ☐ Family split up
- ☐ Child placed in foster care
- ☐ Got child back
- ☐ Lost transportation
- ☐ Had to quit school
- ☐ Started training or education
- ☐ None of the above

17) Which of these things following happened as a result of welfare changes (new rules, losing benefits, or new services)?

- ☐ Got a job
- ☐ Lost a job
- ☐ Feel better about myself
- ☐ Child is happier
- ☐ Paying bills is easier than before
- ☐ Paying bills is harder than before
- ☐ Couldn't pay rent
- ☐ Couldn't buy food
- ☐ Couldn't pay child care
- ☐ Couldn't pay other bills
- ☐ Phone cut off
- ☐ Lights cut off
- ☐ Couldn't pay for health care for myself
- ☐ Couldn't pay for health care for children
- ☐ Had physical health problem
- ☐ Had mental health problem
- ☐ Evicted
- ☐ Had to move because I couldn't pay rent
- ☐ Moved in with others to help pay rent
- ☐ Had others move in with us to help pay rent
- ☐ Became homeless
- ☐ Moved to a better place
- ☐ Child changed school
- ☐ Got married
- ☐ Family split up
- ☐ Child placed in foster care
- ☐ Got child back
- ☐ Lost transportation
- ☐ Had to quit school
- ☐ Started school
- ☐ None of the above

18) Did you ask for help from any of the following in the last 6 months? (Mark ALL that are true.)

☐ Family/friends ☐ Religious groups ☐ Shelter ☐ Food bank/pantry ☐ Free health clinic ☐ Landlord
☐ Other_____ ☐ No, I did not ask for help.

If you did not ask for help, why not? _____

19) Are you in school now?

- ☐ Yes, in a basic education, GED, or high school program
- ☐ Yes, in a job training program
- ☐ Yes, in a college program

☐ No

20) Are you working now?
☐ Yes, and I get a regular paycheck ☐ Yes, but just to get my welfare check ☐ No

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If YES,

21) How long have you been at your job?_____

22) Do you get health insurance at your job?
☐ Yes, just for me ☐ Yes, for me and my family ☐ No

If NO,

23) Why aren't you working? (Mark ALL that are true.)

☐ Can't find a job
☐ I need to care for my family
☐ Not enough education
☐ Few job skills
☐ Disabled
☐ Health problem
☐ No way to get to work
☐ Child care problem
☐ Alcohol or drug problem
☐ Physical health problem
☐ Mental health problem
☐ Would lose Medicaid
☐ Not enough work experience
☐ In school or training
☐ My English isn't good enough
☐ Someone won't let me work
☐ Domestic violence
☐ Criminal record
☐ No telephone
☐ No address
☐ Don't want to
☐ Does not apply
☐ Other_____

24) Has your welfare worker offered you any of the following?

Yes	No	Does not apply	
☐	☐	☐	Help finding a job
☐	☐	☐	Help with child care
☐	☐	☐	Help with transportation
☐	☐	☐	Help getting training or education
☐	☐	☐	Help getting child support
☐	☐	☐	Domestic violence counseling
☐	☐	☐	Alcohol or drug treatment
☐	☐	☐	Mental health counseling
☐	☐	☐	Medical insurance or Medicaid
☐	☐	☐	Information about new rules
☐	☐	☐	Information about time limits

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Optional Information

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Is there anything else you would like to say about what life is like for your family?

_____

_____

_____

_____

_____

_____

_____

_____

_____

Would you like to help?.....

If you would be willing to talk with others about what life is like for you, please fill in the following information so that we may contact you:

YOU DO NOT HAVE TO GIVE US THIS INFORMATION!

Name _____

Address _____

_____

Telephone number _____

Telephone number of a close friend or a close relative _____

Thank you so much for your time!

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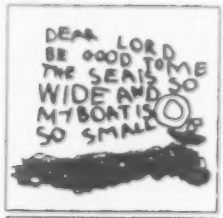

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